

Robert Finley

File 347:JAPIO Dec 1976-2006/Dec(Updated 070403)

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File 348:EUROPEAN PATENTS 1978-2007/ 200724

(c) 2007 European Patent Office

File 349:PCT FULLTEXT 1979-2007/UB=20070614UT=20070607

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File 350:Derwent WPIX 1963-2007/UD=200738

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Set	Items	Description
S1	516	AU=BENNETT M?
S2	15	AU=BERGQUIST J?
S3	22	AU=NESBITT S?
S4	551	S1 OR S2 OR S3
S5	1	S4 AND (BANK? ? OR (FINANCIAL OR CREDIT OR BROKERAGE? ?)()- (INSTITUTION? ? OR ENTITY OR ENTITIES OR HOUSE? ?) OR SAVINGS- (2W)LOAN?)(16N)(PORTAL? ? OR GATEWAY? ? OR WEB()PAGE? ? OR WE- BPAGE? ? OR WEBSITE? ? OR (STARTING OR ACCESS OR ENTRY)()POIN- T? ?)

Robert Finley

5/3,K/1 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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0012468731 - Drawing available

WPI ACC NO: 2002-415073/200244

XRPX ACC No: N2002-326469

Financial information portal system has financial institution server, which includes logic to allow user for performing financial transactions after authentication of user

Patent Assignee: BENNETT M (BENN-I); BERGQUIST J (BERG-I); NESBITT S (NESB-I)

Inventor: BENNETT M ; BERGQUIST J ; NESBITT S

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 20020049655	A1	20020425	US 2000214662	P	20000628	200244 B
			US 2001896438	A	20010628	

Priority Applications (no., kind, date): US 2000214662 P 20000628; US 2001896438 A 20010628

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20020049655	A1	EN	13	6	Related to Provisional US 2000214662

Financial information portal system has financial institution server, which includes logic to allow user for performing financial transactions after authentication of user

Inventor: BENNETT M ...

... BERGQUIST J ...

... NESBITT S

Alerting Abstract USE - Financial information portal system used for providing information regarding user accounts in different financial institutions .

Original Publication Data by Authority

Inventor name & address:
Bennett, Michael ...

... Bergquist, John ...

... Nesbitt, Susan

Original Abstracts:

...information maintainer, has a list of its account holders that also have accounts with a portal and have agreed to link their portal account and user account with the financial institution or other information maintainer . When a user logs onto the user's portal account, the portal server can request information from the user account over a trusted link to the financial institution or other information maintainer . The portal can request data for a particular user over the trusted link or can request bulk data for all users...

...preferred embodiment, the actions allowed on a user account by the portal authentication data are more restrictive than the actions allowed by the user authentication data. As an example, a brokerage house might allow the portal to read recent transaction data for the user but not to make trades on the user's account, while the brokerage house would allow the user to perform many more actions if the user logged on directly

...

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File 2:INSPEC 1898-2007/Jun W2
(c) 2007 Institution of Electrical Engineers
File 9:Business & Industry(R) Jul/1994-2007/Jun 18
(c) 2007 The Gale Group
File 15:ABI/Inform(R) 1971-2007/Jun 21
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(c) 2007 Financial Times Ltd
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File 613:PR Newswire 1999-2007/Jun 21
(c) 2007 PR Newswire Association Inc
File 624:McGraw-Hill Publications 1985-2007/Jun 06
(c) 2007 McGraw-Hill Co. Inc
File 634:San Jose Mercury Jun 1985-2007/Jun 19
(c) 2007 San Jose Mercury News
File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire
File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc
File 625:American Banker Publications 1981-2007/Jun 15
(c) 2007 American Banker
File 268:Banking Info Source 1981-2007/Jun W1
(c) 2007 ProQuest Info&Learning
File 626:Bond Buyer Full Text 1981-2007/Jun 18
(c) 2007 Bond Buyer
File 267:Finance & Banking Newsletters 2007/Jun 18
(c) 2007 Dialog
File 16:Gale Group PROMT(R) 1990-2007/Jun 19
(c) 2007 The Gale Group
File 148:Gale Group Trade & Industry DB 1976-2007/Jun 19
(c)2007 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group
File 275:Gale Group Computer DB(TM) 1983-2007/Jun 19
(c) 2007 The Gale Group
File 621:Gale Group New Prod.Annou.(R) 1985-2007/Jun 19
(c) 2007 The Gale Group
File 636:Gale Group Newsletter DB(TM) 1987-2007/Jun 19
(c) 2007 The Gale Group
File 20:Dialog Global Reporter 1997-2007/Jun 21
(c) 2007 Dialog
File 35:Dissertation Abs Online 1861-2007/May
(c) 2007 ProQuest Info&Learning
File 65:Inside Conferences 1993-2007/Jun 21
(c) 2007 BLDSC all rts. reserv.
File 99:Wilson Appl. Sci & Tech Abs 1983-2007/May
(c) 2007 The HW Wilson Co.
File 474:New York Times Abs 1969-2007/Jun 21
(c) 2007 The New York Times
File 475:Wall Street Journal Abs 1973-2007/Jun 16
(c) 2007 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
(c) 2002 The Gale Group
File 139:EconLit 1969-2007/Jun
(c) 2007 American Economic Association
File 256:TecInfoSource 82-2007/Nov
(c) 2007 Info.Sources Inc
File 608:KR/T Bus.News. 1992-2007/Jun 21
(c)2007 Knight Ridder/Tribune Bus News

Set	Items	Description
S1	2905	AU=(BENNETT, M? OR BENNETT M? OR BENNETT(2N)M?) OR BY=BENNETT(2N)M?
S2	458	AU=(BERGQUIST, J? OR BERGQUIST J? OR BERGQUIST(2N)J?) OR B-

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Y=BERGQUIST(2N)J?
S3 554 AU=(NESBITT, S? OR NESBITT S? OR NESBITT(2N)S?) OR BY=NESB-
ITT(2N)S?
S4 3917 S1 OR S2 OR S3
S5 4 S4 AND (BANK? ? OR (FINANCIAL OR CREDIT OR BROKERAGE? ?)()-
(INSTITUTION? ? OR ENTITY OR ENTITIES OR HOUSE? ?) OR SAVINGS-
(2W)LOAN?)(16N)(PORTAL? ? OR GATEWAY? ? OR WEB()PAGE? ? OR WE-
BPAGE? ? OR WEBSITE? ? OR (STARTING OR ACCESS OR ENTRY)()POIN-
T? ?)
S6 0 S5 NOT PY>2001.

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File 9:Business & Industry(R) Jul/1994-2007/Jun 18
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 File 15:ABI/Inform(R) 1971-2007/Jun 21
 (c) 2007 ProQuest Info&Learning
 File 476:Financial Times Fulltext 1982-2007/Jun 21
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 File 613:PR Newswire 1999-2007/Jun 21
 (c) 2007 PR Newswire Association Inc
 File 624:McGraw-Hill Publications 1985-2007/Jun 06
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 File 634:San Jose Mercury Jun 1985-2007/Jun 19
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 File 810:Business Wire 1986-1999/Feb 28
 (c) 1999 Business Wire
 File 813:PR Newswire 1987-1999/Apr 30
 (c) 1999 PR Newswire Association Inc
 File 625:American Banker Publications 1981-2007/Jun 15
 (c) 2007 American Banker
 File 268:Banking Info Source 1981-2007/Jun w1
 (c) 2007 ProQuest Info&Learning
 File 626:Bond Buyer Full Text 1981-2007/Jun 18
 (c) 2007 Bond Buyer
 File 267:Finance & Banking Newsletters 2007/Jun 18
 (c) 2007 Dialog
 File 608:KR/T Bus.News. 1992-2007/Jun 21
 (c)2007 Knight Ridder/Tribune Bus News

Set	Items	Description
S1	12128298	PLURAL OR PLURALS OR PLURALITY OR MULTIPLE OR MULTIPLES OR MULTI OR SEVERAL OR NUMEROUS OR (MORE OR GREATER)(1w)(1 OR ONE) OR SECOND OR NEXT OR 2ND OR TWO OR ALSO()HAVE
S2	552198	LOGIN OR LOGINS OR LOGON OR LOGONS OR (LOG OR LOGS)()(IN OR INS OR ON OR ONS OR ONTO) OR PASSWORD OR PASSWORDS OR PERSONAL()IDENTIFICATION()NUMBER OR PIN OR PINS OR (PASS OR SECURITY OR SECRET OR ACCESS)()(CODE OR WORD OR NUMBER)
S3	5039437	PERMISSION? ? OR AUTHENTICATION OR ALLOW? ? OR ALLOWABLE OR ADMISSION OR AUTHORITY OR AUTHORIZE??? OR AUTHORI?ATION OR AUTHORIS??? OR RIGHTS OR PRIVILEGE OR PRIVILEGES OR SANCTION??? OR CONSENT
S4	7835484	USER OR USERS OR CUSTOMER OR CUSTOMERS OR SUBSCRIBER OR SUBSCRIBERS OR CLIENT OR CLIENTS OR CLIENTELE OR INVESTOR OR INVESTORS OR PATRON OR PATRONS OR ACCOUNT()HOLDER? ?
S5	5216480	PORTAL? ? OR GATEWAY? ? OR HUB? ? OR SITE? ? OR (HOME OR WEB OR INTERNET)()PAGE? ? OR WEBPAGE? ? OR HOMEPAGE? ? OR WEBSITE? ? OR (STARTING OR ACCESS OR ENTRY OR ENTRANCE)()POINT? ?
S6	3265292	BANK? ? OR BANC? ? OR (FINANCIAL OR DEBIT OR CREDIT OR BROKERAGE? ?)()(INSTITUTION? ? OR ENTITY OR ENTITIES OR HOUSE? ? OR UNION? ?) OR SAVINGS(2w)LOAN? OR S(1w)L
S7	29056	S1(12N)S2
S8	467548	S1(12N)S3
S9	803211	S4(12N)S5
S10	528159	S4(12N)S6
S11	3136	S7(S)S8
S12	22465	S9(S)S10
S13	123	S11(F)S12
S14	22	S13 NOT PY>2001
S15	17	RD (unique items)

15/3,K/1 (Item 1 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2007 The Gale Group. All rts. reserv.

02223599 Supplier Number: 25756254 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Bank One Secures EMail, Drops PKI
(Bank One building new e-mail system with Xpedite; e-mail operation to not use public key infrastructure (PKI) technology; system to be outsourced to Xpedite)
Bank Technology News, p 38+
July 2000
DOCUMENT TYPE: Journal ISSN: 1060-3506 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 885

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...its customers had 128-bit encryption," says Marion Bartholomew, director of strategic analysis at Xpedite. "Customers won't have to implement anything with Bank One's email service."

Customers receive an email from Bank One in one of two ways: notify and retrieve, or complete push delivery. With the former, Bank One simply notifies patrons they have account information waiting for them at a secure web site. With the latter, the bank sends the data to end users as an encrypted file. "The system is a one-way flow," Goodman says. "We're ...

...can provide this verification rapidly and confidentially, he adds.

Although he likes the product's "multi-layer approach" of using passwords, authentication and encryption, "There's still the question of how 'guessable' the pass phrase is," Christiansen...

15/3,K/2 (Item 2 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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01966118 Supplier Number: 25452353 (USE FORMAT 7 OR 9 FOR FULLTEXT)
INTERNET INVESTMENTS: ASSET MANAGERS READY WEB INITIATIVES TO REACH B-TO-B CUSTOMERS
(Many asset management firms, including Putnam Institutional, to roll out enhanced Internet sites geared toward institutional investors)
Business Marketing, p 1
October 01, 1999
DOCUMENT TYPE: Journal ISSN: 0745-5933 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1288

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...new institutional web site with features such as streaming video and audio content within the next year. The venue will include a password-protected private link that will allow Putnam to communicate with its institutional clients, said Jane Wolfson, senior VP-institutional and defined...

...other asset managers think the best way to market themselves over the Internet to institutional investors is by building up site functionality. For example, New York-based Deutsche Banc Alex. Brown within the next quarter will introduce an Internet feature that allows institutional investors...

15/3,K/3 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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02282387 91725267

Safeguarding customer information: The key to customer trust

Stern, Marta

ABA Bank Compliance v22n11 PP: 30-39 Nov/Dec 2001

ISSN: 0887-0187 JRNL CODE: BCP

WORD COUNT: 5220

...TEXT: operations and which systems may be disconnected as a precaution. As a part of the bank 's initial response, the IT officer should review all user logs and comments for suspicious network events and all reports from third-party providers about...

...the intrusion and the intruder's means of entry must be guided by the circumstances. Authentication compromises (e.g., revealed passwords) across multiple systems, along with other types of compromises, must be addressed as soon as they are...

...law enforcement. System restoration involves a variety of tools and techniques. Trusted copies of the bank 's web site , IT and other operating systems, customer NPPI, and essential bank data are requisites for restoring systems to their pre-intrusion status and bringing them back...

15/3,K/4 (Item 2 from file: 15)
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02197185 75532135

The future of wholesale banking: The portal

Fonseca, Isabella; Hickman, Meredith; Marenzi, Octavio

Commercial Lending Review v16n3 PP: 23-35 Summer 2001

ISSN: 0886-8204 JRNL CODE: CLV

WORD COUNT: 6132

...TEXT: and outside partners to communicate via an extranet. Given the success of this internal initiative, banks began to provide portal offerings to their customers .

Internet portals , such as Yahoo!, have existed for several years. These Web sites have had an enormous success as gateways to numerous sources of information. While consumers might...

...Microsoft MoneyCentral useful tools for locating financial information or reviewing financial products and services, business customers have more complex needs.

Internet portals designed specifically for business clients are still in their infancy. Most financial institutions are focused on building cash management solutions to enable clients to perform many of their basic banking needs online. A number of banks have taken a small step toward becoming a portal by adding news feeds and content...

...influx in the number of financial institutions examining and deploying business-to-business (B2B) web portals for the following reasons:

* the need for banks to offer customers anytime, anywhere access to self-service banking and nonbanking options;

* security advancements in Internetbased services...

...services.

In the future, banks' wholesale e-banking offerings will develop into the kind of " portal " that will provide a single entry point for corporate customers to access the bank 's array of financial services, as well as a host of new, value-added services...

...a variety of products, services, and business information. In their most basic form, Internet banking portals allow a bank 's business customers to have easy access to a number of banking and nonbanking products and services anytime, anywhere, with nothing more than a browser. The portal becomes a central access point to important information from different sources. Internet banking portals give customers the ability to manage daily business activities and evaluate other products and services, all from...supplies from sellers (suppliers) by accessing electronic catalogs through the bank's web site or portal . This service allows businesses to increase productivity while reducing costs. Business customers benefit from having more control over the purchasing process from requisition through order fulfillment and...

...by product, inventory tracking, and order tracking. It is a high-value service, which enables customers to choose from a variety of suppliers at precontracted pricing.

For banks , offering e-procurement services is another way to enrich the customers ' portfolio of offerings. The institution will become the intermediary between the buyer and the seller...

...longer have to print and mail the bills. Payors are able to control their disbursements. Banks benefit from an additional revenue stream and from their business customers ' extended visits to the site , an opportunity to cross-sell other products and services. Although there is a revolutionary potential...prefer a log-in screen that displays the company's cash balance and positions.

Corporate customer level. Eventually, we believe that financial institutions may create the ultimate portal , personalizing users ' experiences across all customer segments. Through the deployment of extensive and advanced technologies, financial institutions may create a unique experience for retail customers , small-business customers , or customers that operate in a certain industry-all using the same underlying infrastructure but personalized to their profile settings. Today, different portals are being created to target different customer segments and even certain business needs (for example, procurement portals). Ultimately, financial institutions will reach a point where they are able to create profiles to target each customer...

...or signs up for a particular product, banks should be able to track purchasing behavior. Portals are a perfect channel for banks to implement customer acquisition strategies and optimize customer retention, because they give customers access to a variety of products and services in one place. Banks may decide to implement campaign management tools to automate this process and send targeted offers via electronic channels. When a customer visits a bank 's portal , an e-mail message or a personalized promotion may appear on the screen offering additional services relevant to the customer 's purchase. Targeted marketing is important to maintain the bank 's image and the consistency of messages to the audience. These e-messages are also a cost-effective advertising tool for the bank . Banks know their customers shop around, so it is to their benefit to send targeted promotions to them. If the bank maintains the communication with the customer , there will be a stronger relationship.

CONSISTENT LOOK AND FEEL

Achieving a consistent look and...

...Internet products and services should have a similar look and feel, making it easy for users to locate information quickly as they navigate through the site. Financial institutions should organize a design group to develop a template and manual on designing applications and sites for each group within the bank to follow. They may choose to color-code applications. For example, perhaps customer service inquiries are always found as yellow links, cash management products with green links, etc...

...page). A consistent look and feel and intuitive navigational paths make it considerably easier for customers to use the web sites.

PORTAL PRODUCTS AND SERVICES

A well-established and all-encompassing portal provides access to a wide...

...a high-level system architecture for a typical Internet banking portal. The underlying technologies for portals include application servers, web content management, and enterprise application integration. Business customers access the bank's portal using a single user name and password. This step verifies authentication and ensures that transaction information is secure and confidential. At this point, the business customer is presented with a mix of available products and services.

EXHIBIT 2

Portal access is not only restricted to a business entity but also to users within an organization. So even though the portal offers a range of options, access is controlled within the organization. This allows the firm to assign certain personnel to specific tasks. For example, a business customer using a bank's portal may allow only the manager of its human resources department to access and make changes to the company's 401 (K) plan.

EXHIBIT 3

The bank also provides services through the portal to its business customers, such as e-procurement and web hosting, that do not reside on the bank's...

...is accessed by the customer. The third party does not know the identity of the customer, however, and reports this data to the bank for further analysis. Outside service offerings need to be integrated with the bank's core processing systems. In addition, business customers also have interfaces that carry data to and from their own back-office systems. These interfaces for both the bank and its business customers can either be built into the various solutions (for example, procurement) or can be customized to the client's needs.

Early adopter banks have taken the approach of managing and operating the content of some of the new...

...for the suppliers and provides a standard look and feel. For supplier-managed content, business customers access product information directly from the supplier's web site. These catalogs may not provide the same look and feel throughout product lines. This shows how the bank remains as a gateway between the buyers (business customers) and sellers (suppliers).

For other more traditional banking services, such as cash management, the bank...

...for vendor-provided solutions to implement in a shorter time frame.

BENEFITS AND CHALLENGES OF PORTALS

Benefits for Business Customers

Single sign-on. Typically, business customers are required to log onto multiple screens on the bank's web site to access their products and services. Each system (for example, bill payment, personalized content, credit card account) frequently has its own administration (and therefore different user names and passwords), leading to a number of separate web sites for the various lines of business. With the emergence of advanced and integrated portals, users may have direct access to different applications based on their user authorization, through one single access point. Information from diverse systems is available in real time.

EXHIBIT 4

24/7 self-service...

...e-mail management, online chat sessions, Web collaboration, or voice-over IP (VoIP) technology enable financial institutions to serve customers efficiently via the Internet.

Personalization. Portals provide customized navigation to customers by gathering data about them and targeting the best product and service options. Additional resources...

...individuals based on their role at the organization and the level of relationship with the bank. Through Internet banking portals, business customers are able to access personalized information relevant to their needs, regardless of the source.

Real...

...fees as they play the role of an intermediary between third-party product providers and customers purchasing products via the bank's web site. Providing access to multiple personalized products and services through a single access point will build customer loyalty and create opportunities for cross-selling activities.

Lower costs. Internet banking portals enable 24/7 access to information for customers, reducing administrative costs for the bank and providing faster and convenient customer service. With the single sign-on capability, there is no need to build access control...

...small-business market, from cash-management services to fulfilling business-related needs such as leasing.

Customer retention and relationship expansion. Internet banking portals may be one of the best ways to retain and expand customer relationships. Portals allow financial institutions to cross-sell based on a unified view of the customer. As customers use more services, the firm will have a better financial picture of its customers and will be better able to serve them. Also, the more services a customer has with the bank, the higher the chances that the customer will remain loyal. Shifting numerous financial relationships is burdensome. While most midsize to large corporate clients prefer to adopt best-of-breed products and services, integrated portals position financial institutions to provide additional services conveniently.

CHALLENGES FOR FINANCIAL INSTITUTIONS

Internet banking portals are still in their early stages. Financial institutions face a number of issues when providing Internet banking

portal services, including security, integration, multichannel delivery, and design of the user interface.

Security. Security is a major concern for banks. In a portal environment, a bank needs to address various levels of security. First, a portal needs to authenticate the user. This is usually done using digital certificates issued by a third party or by the...

...be stored on devices such as smart cards or hard drives and accessed via a personal identification number or any other identification method, such as biometrics.

The next level is to allow the appropriate user to access the system. This means that specific users, groups, and members...

...form of communication between firms are encrypted, providing a secure method of data transmission and authentication of the data and server. Several encryption schemes may be used, such as SSL (Secure Sockets Layer) and DES (Data Encryption...

...safe authentication for some business transactions.

Integration. Integrating all the core processing systems of a bank with the portal solution, including customer information files, external data feeds, and customer service databases, is challenging and time-consuming for the bank. However, this is necessary for a successful portal strategy. For services such as e-procurement...

...States is small. By the end of the year 2001, we expect 20% of leading banks in the US. will offer advanced Internet portals to their corporate customers. These portals will allow a single sign-on for corporate customers to access banking and business services. That number is ... expected to climb to 40% by 2003. Exhibit 5 shows the percentage of U.S. banks offering Internet portals to their customers.

Spending

The cost of implementing a portal solution varies widely from one institution to another. This variation is determined by the type...

...Exhibit 7 depicts the estimated percentage breakdown of costs for portal development.

Revenues

Although generic portals have been around for the past few years, portal offerings to corporate customers did not become a popular service until mid-1999. Banks have rushed to enter this space and have been testing results as they go. Revenues...

...of the top 100 US. banks, we identified a number of early adopters offering Internet portals to their business customers. Each provides a different set of services to customers. Most of these banks are focused on delivering portal technology through the Internet but are in various stages of deployment. The goal for these...

...few banks, however, are initiating steps to provide an initial basic wireless service to business customers.

Early Internet wholesale banking portal providers include Chase Manhattan Bank, Citigroup, Wells Fargo, PNC Bank, and KeyBank. Exhibit 9 lists the portal strategies of these...

...nonbanking services. Standing out from these leaders is Wells Fargo, which announced a financial services portal (Commercial Electronic Office) for its midsize to large business customers. This portal allows clients to access banking and nonbanking products through a single sign-on.

FUTURE TRENDS

The largest...

...portal users will increase between 2000 and 2003 from 300,000 to 6.4 million users. We define portal users as business customers that use two or more services from the bank's portal. Exhibit 10 depicts the total number of business portal users in the US.

We expect to see the following trends over the next 12 months...

...and increased personalization functions are necessary for banks that want to be successful in their portal strategy. The challenge for the bank will be to take the customer from the initial stages of product orientation to the purchase and usage stages.

Financial institutions must improve self-sales and service on their portal sites. Portals will become the onestop site for business customers to perform daily operations. Banks should consider online customer service technologies such as online chat, web collaboration, or VoIP.

The adoption of wireless devices...

15/3,K/5 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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02129805 69225779
VPNs enhance data communications & security
Esser, Julie
Credit Union Magazine v67n3 PP: 48 Mar 2001
ISSN: 0011-1066 JRNL CODE: CUG
WORD COUNT: 708

...TEXT: software that's loaded on remote computers. On average, remote access VPNs can save a credit union 60% to 80% of its remote user costs. A credit union can implement a site-to-- site VPN, a remote-access VPN, or a combination.

To make sure your data is secure...

...MD5 (message digest version 5) and SHA-1 (secure hash algorithm), protects data during transmission.

* Authentication. IPsec allows for both single-factor and two-factor authentication systems. Single-- factor authentication relies on items the user knows, such as a password. Two -- factor authentication includes something the user knows and something the user possesses. An example of two-factor authentication could be an automated teller machine card (something they possess) and the personal identification number (something they know). Two-factor authentication systems are considered more secure but also more complex and difficult to manage.

IPsec can...

15/3,K/6 (Item 4 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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02022452 53813451
Making remote access decisions
DeLande, Jim

Robert Finley

Telecommunications v34n5 PP: 78-84 May 2000
ISSN: 0278-4831 JRNL CODE: TEC
WORD COUNT: 2128

...TEXT: reduces connect-time charges is to select an experienced service provider that has expansive local access point coverage that enables traveling users, telecommuters and day extenders who live beyond the modem bank's local calling area to connect remotely via a local call. where no local access...

...area coverage is Primary Rate ISDN (PRn aggregation.

PRI aggregation is a method of assigning more than one local access number or rotary to one or more PRI circuits. This differs from the traditional buildout model...

...PRI port on a NAS.) Using PRI aggregation, a single PRI is able to service more than one rotary or more than one local access area. This allows service providers to simplify the provisioning process by better utilizing existing and future POP hardware...

15/3,K/7 (Item 5 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01908310 05-59302
Customer relationship management: New horizons for institutional banking
Singh, Arvind
US Banker v109n10 PP: 79-82 Oct 1999
ISSN: 0148-8848 JRNL CODE: USI
WORD COUNT: 1458

...TEXT: function fairly efficiently and enable the cost-effective internal dissemination and communication of information. Currently, banks are allowing clients to access their internal web sites for daily market-related commentaries, forecasts and prognostications. Although a step forward, this process remains strategically incomplete. The information offered, though interesting, is rarely original or compelling. Customers are not drawn to the site with the frequency and urgency desired by the banks. This form of interaction is rarely a direct contributor in furthering the targeted business objectives of the bank.

So banks need to extend their technology to their valued customers by granting access to information via the creation of extranets. Sufficient security exists in Internet communications via encryption or password authentication that this would be a natural next step. The customer could access the bank web site to track the status of pending transactions, instantaneously determine credit-line availability and view upcoming...

15/3,K/8 (Item 6 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01496669 01-47657
Real jobs: Assisting students and industry with a resume and job posting service
Miller, Norman G
Journal of Real Estate Literature v5n2 PP: 203-209 Jul 1997
ISSN: 0927-7544 JRNL CODE: JREL
WORD COUNT: 1887

...TEXT: www.real-jobs.com.

Motivation for a separate commercial real estate resume and job data bank

With most web searches today, users are quickly overwhelmed with the number of web sites that match their keyword description of whatever they seek. Type in "real estate jobs," and...months from the last time the original user edits the listing. Each user name and password will support only one resume listing, but multiple passwords will allow a user to post more than one resume. Employer passwords will support multiple job listings based on simple identification codes provided to the employer at the time of...

15/3,K/9 (Item 7 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2007 ProQuest Info&Learning. All rts. reserv.

01233439 98-82834

Stock, mutual fund trading hits the Internet

Reinbach, A

Bank Systems & Technology v33n6 PP: 38 Jun 1996

ISSN: 1045-9472 JRNL CODE: BSE

WORD COUNT: 580

...TEXT: acquired in a \$50 million transaction by Columbus, OH-based CheckFree Corp.

The PAWWS web site is essentially a shopping mall linked to their client's mainframes, in which various companies offer products, says Security APL vp Jamie Waller. Financial...

...communications link, since PAWWS operates the site. Waller declined to disclose fee structures for the financial institutions.

Through PATH On-Line, investors can access thousands of mutual funds in Jack White & Co.'s Mutual fund Network, including...

...to open accounts in a company office, register a signature on paper, receive a specific authorization code for the customer to use at the web site, and two customer-specified passwords -one to access the account, another to trade with it. Withdrawals, he adds, require hard...

15/3,K/10 (Item 1 from file: 610)

DIALOG(R)File 610:Business Wire

(c) 2007 Business Wire. All rts. reserv.

00571870 20010814226B2638 (USE FORMAT 7 FOR FULLTEXT)

ING Aetna Financial Services One of the First to Launch Yodlee's Next-Generation Account Aggregation Service-New Service Provides Customers with Secure, One-Click Access to All Their Personal Accounts for True Personal Wealth Management

Business Wire

Tuesday, August 14, 2001 08:10 EDT

JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 695

...cards, bills, travel

reservations and rewards, investment accounts, shopping, news, email, and much more -- from multiple providers on a single page with one, secure password.

-- Auto-Login -- allows users to access password-protected sites

without having to enter a username and password each time.

Robert Finley

-- Personal Dashboard -- provides users an...

...their total net
worth and chart historical and cross account activities, such
as changes in bank balances, investment accounts calculations
-- all at their fingertips.

-- Transaction-Level Detail -- enables users to view detailed,
transaction-level information for specific accounts.

About Yodlee

Yodlee is the pioneer...

15/3,K/11 (Item 1 from file: 613)

DIALOG(R)File 613:PR Newswire

(c) 2007 PR Newswire Association Inc. All rts. reserv.

00554036 20010418NEW015 (USE FORMAT 7 FOR FULLTEXT)

Netegrity Expands Leadership in Asia Pacific

PR Newswire

Wednesday, April 18, 2001 08:14 EDT

JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 752

...Netegrity's
solution for managing user access to e-business web sites. SiteMinder
fully
supports multi-byte characters for user login, registration, password
changes,
authentication, and authorization. This enables companies and their
users to
log on to the site in their native...

...of software solutions for
securely managing e-business. Companies use Netegrity's products to
control
user access to e-business web sites, to seamlessly create
e-partnerships, and
to secure business-to-business transactions. Netegrity enables customers....

...its vast network
of partners, Netegrity is securely managing e-business solutions for over
300
customers worldwide including Aetna, American Express, Bank One,
Commerce One,
E*TRADE, General Electric, i2 Technologies, Ingram Micro, and Wells Fargo.
The...

15/3,K/12 (Item 2 from file: 613)

DIALOG(R)File 613:PR Newswire

(c) 2007 PR Newswire Association Inc. All rts. reserv.

00437901 20001017CGTU012 (USE FORMAT 7 FOR FULLTEXT)

Vasco Expands Dominance in Online Banking Security Market with Signing of
Istrobanka in Slovakia

PR Newswire

Tuesday, October 17, 2000 02:00 EDT

JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 829

...PC dial-in, or e-mail -- for true anytime,
anywhere, anyhow banking. Digipass security also allows the bank to

strictly
control account access, with a dynamic password and two-factor
authentication
to strongly authenticate customers and a digital signature to verify the
authenticity of information and...

...end-to-end security through true Single Sign-On, access control and
advanced
entitlements, web portal security, strong user authentication, and PKI
enablement, while sharply reducing the time and effort required to deploy
and
manage security. VASCO's customers include hundreds of financial
institutions, blue-chip corporations, and government agencies in more
than 50
countries, among them John Hancock...

15/3,K/13 (Item 3 from file: 613)
DIALOG(R)File 613:PR Newswire
(c) 2007 PR Newswire Association Inc. All rts. reserv.

00332361 20000511SFT108 (USE FORMAT 7 FOR FULLTEXT)
Encommerce Getaccess(TM) Supports IBM Aix(TM) 4.3.3 Platform And New IBM
Copper Servers
PR Newswire
Thursday, May 11, 2000 16:21 EDT
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 1,050

...strategic fit for the RS/6000 systems and the AIX platform for
the following reasons:

-- Multi -Domain web single sign-on, Personalization -- allows users
to log
on once to access a personalized navigational "menu" to all information
and
resources, including multiple affiliate...

...a proven track record, enCommerce
services expedite the successful deployment of global enterprise and
consumer
portals. Global 2000 customers include The Chase Manhattan Bank,
Bank of
America, Visa International, Egg, Nomura International, The Prudential
Insurance Company of America, 3Com, Canon...

15/3,K/14 (Item 4 from file: 613)
DIALOG(R)File 613:PR Newswire
(c) 2007 PR Newswire Association Inc. All rts. reserv.

00318863 20000424SFM158 (USE FORMAT 7 FOR FULLTEXT)
Encommerce Works with IBM to Securely Manage Global Ebusiness Relationships
PR Newswire
Monday, April 24, 2000 16:38 EDT
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 963

...solution is a fit for IBM's eBusiness target market for the following
reasons:

-- Personalization, Multi -Domain web single sign-on -- allows users
to log

on once to access a personalized navigational "menu" to all information and resources, including multiple affiliate...

...a proven track record, enCommerce services expedite the successful deployment of global enterprise and consumer portals. Global 2000 customers include The Chase Manhattan Bank, Bank of America, Visa International, Egg, Nomura International, The Prudential Insurance Company of America, 3Com, Ericsson...

15/3,K/15 (Item 1 from file: 624)
DIALOG(R)File 624:McGraw-Hill Publications
(c) 2007 McGraw-Hill Co. Inc. All rts. reserv.

00880254
CON ED OFFERS INTERNET BILL PAYMENT; LETS BIG USERS SEE MULTIPLE ACCOUNTS
Energy Services & Telecom Report (formerly DSR), Vol. 16, No. 33, Pg 11
August 14, 1997
JOURNAL CODE: DSR
SECTION HEADING: The Internet ISSN: 1286-4008/96
WORD COUNT: 274

TEXT:

...a checking account or any other account with check-writing privileges.

To use the service, customers enter Con Ed's web site (<http://www.coned.com>) and click on the on the "Customer Service On-Line" button on the home page. The customer is prompted to enter a Con Ed account number, and a "Make a Payment" option...

... page appears, showing the customer's account balance and a "Pay by Internet" option; then users fill out an "electronic check," providing the account number and bank identification number. All information is encrypted to maintain security, Con Ed says.

In addition, customers...

... has started an Internet site called "Corporate Customer Information" (<http://www.coned.com/cag>). This "password-protected" site allows big customers, with multiple facilities, to view all of their accounts together. This is especially valuable to New York...

15/3,K/16 (Item 1 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2007 ProQuest Info&Learning. All rts. reserv.

00405323 84177585 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Making aggregation work
Marty, Diane
Independent Banker, v51, n10, p60-63, Oct 2001 DOCUMENT TYPE: Periodical;
Feature LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1,404

(USE FORMAT 7 OR 9 FOR FULLTEXT)
... these concerns most directly impact the communication between the aggregation service provider and the end user, these points can help banks evaluate the privacy policies of these providers. A single visit to a potential provider's web site should reveal:

- * Whether the privacy policy is one click away for clients;
- * Is written in customer-friendly language; and
- * Cautions consumers to refer to the policies of...visitors.

Robert Finley

- * Maintain separate physical locations for the development, quality assurance and production operating environments.
- * Require multi-factor authentication before permitting remote access.
- * Use a password reset mechanism-- and do not display decrypted passwords to tech-support personnel--for customer support of forgotten passwords.
- * For entrance into sensitive production operations, require multiple persons with different levels of privilege.
- * Implement standard operating procedures in response to any compromises in security.
- * In systems storing confidential...

15/3,k/17 (Item 1 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
(c) 2007 Dialog. All rts. reserv.

00040402

SMART CARD QUARTERLY
EFT REPORT

March 11, 1998 VOL: 21 ISSUE: 5 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: PHILLIPS BUSINESS INFORMATION
LANGUAGE: ENGLISH WORD COUNT: 3426 RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...Delhi-based Smart Chip Limited.

The unique application especially is suited for Indian conditions because customers expect service at site -- whether office or home, says Sanjeev Shriya, managing director of Smart Chip.

Such a concept...1974

Contact: Howard Mandelbaum, director of smart cards

Employees: 976

Revenue: \$197 million in 1997

Customers : American Express [AXP], Bank of America [BAC], wells Fargo [WFC]

Products: Credit and debit card terminals; portable terminals restaurant credit, debit and smart card processing systems; card loyalty tracking system; smart card PIN pads; multi-service switch/routers that facilitate the integration of local area network, voice, fax video and...data using client/server-based technology," Pascuito claims, adding that the TPII's open architecture allows it to interface with multiple operating systems. TPII sells for between \$150,000 and \$1 million.

More banks are implementing client/server technology. "Legacy and mainframe-based systems are being phased out, and are being replaced...

Robert Finley

File 16:Gale Group PROMT(R) 1990-2007/Jun 19
 (c) 2007 The Gale Group
 File 148:Gale Group Trade & Industry DB 1976-2007/Jun 19
 (c)2007 The Gale Group
 File 160:Gale Group PROMT(R) 1972-1989
 (c) 1999 The Gale Group
 File 275:Gale Group Computer DB(TM) 1983-2007/Jun 19
 (c) 2007 The Gale Group
 File 621:Gale Group New Prod.Annou.(R) 1985-2007/Jun 19
 (c) 2007 The Gale Group
 File 636:Gale Group Newsletter DB(TM) 1987-2007/Jun 19
 (c) 2007 The Gale Group

Set	Items	Description
S1	17652465	PLURAL OR PLURALS OR PLURALITY OR MULTIPLE OR MULTIPLES OR MULTI OR SEVERAL OR NUMEROUS OR (MORE OR GREATER)(1W)(1 OR ONE) OR SECOND OR NEXT OR 2ND OR TWO OR ALSO()HAVE
S2	828611	LOGIN OR LOGINS OR LOGON OR LOGONS OR (LOG OR LOGS)()(IN OR INS OR ON OR ONS OR ONTO) OR PASSWORD OR PASSWORDS OR PERSONAL()IDENTIFICATION()NUMBER OR PIN OR PINS OR (PASS OR SECURITY OR SECRET OR ACCESS)()(CODE OR WORD OR NUMBER)
S3	7799813	PERMISSION? ? OR AUTHENTICATION OR ALLOW? ? OR ALLOWABLE OR ADMISSION OR AUTHORITY OR AUTHORIZE??? OR AUTHORI?ATION OR A-UTHORIS??? OR RIGHTS OR PRIVILEGE OR PRIVILEGES OR SANCTION??? OR CONSENT
S4	13871076	USER OR USERS OR CUSTOMER OR CUSTOMERS OR SUBSCRIBER OR SUBSCRIBERS OR CLIENT OR CLIENTS OR CLIENTELE OR INVESTOR OR INVESTORS OR PATRON OR PATRONS OR ACCOUNT()HOLDER? ?
S5	9053805	PORTAL? ? OR GATEWAY? ? OR HUB? ? OR SITE? ? OR (HOME OR WEB OR INTERNET)()PAGE? ? OR WEBPAGE? ? OR HOMEPAGE? ? OR WEBSITE? ? OR (STARTING OR ACCESS OR ENTRY OR ENTRANCE)()POINT? ?
S6	5882012	BANK? ? OR BANC? ? OR (FINANCIAL OR DEBIT OR CREDIT OR BROKERAGE? ?)()(INSTITUTION? ? OR ENTITY OR ENTITIES OR HOUSE? ? OR UNION? ?) OR SAVINGS(2W)LOAN? OR S(1W)L
S7	69574	S1(12N)S2
S8	749912	S1(12N)S3
S9	1779382	S4(12N)S5
S10	612767	S4(12N)S6
S11	8233	S7(S)S8
S12	34267	S9(S)S10
S13	193	S11(F)S12
S14	46	S13 NOT PY>2001
S15	22	RD (unique items)

15/3,K/1 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2007 The Gale Group. All rts. reserv.

09153230 Supplier Number: 79780497 (USE FORMAT 7 FOR FULLTEXT)
FXall Chooses Netegrity's SiteMinder Platform for Secure Transaction Management.

PR Newswire, p2063

Nov 6, 2001

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 946

... authentication
methods depending on the sensitivity of the application. SiteMinder supports a wide range of authentication methods including passwords, certificates, and tokens, and also combinations of these methods. -- Multi -level user delegation- Using DMS, FXall is able to delegate user administration to their end...

...software solutions for securely managing e-business relationships. Companies use Netegrity's products to control user access to e-business web sites, to seamlessly create e- partnerships, and to secure business-to-business transactions. Netegrity enables customers...

...its vast network of partners, Netegrity is securely managing e-business solutions for over 480 customers worldwide including Aetna, American Express, Bank One, E*TRADE, General Electric, Ingram Micro, and Wells Fargo. The Company was the only...

15/3,K/2 (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2007 The Gale Group. All rts. reserv.

08745325 Supplier Number: 75762580 (USE FORMAT 7 FOR FULLTEXT)
Cynifi Taps Saecos for Top-Notch Security.(Company Business and Marketing)

McEachern, Cristina

Wall Street & Technology, v19, n6, p33

June, 2001

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 1349

... with a single sign-on. But Cynifi also provides services through third parties and their portals and needed to make sure that some users did not need to re-authenticate during their sessions. With the Saecos engine the users identity is automatically re-authenticated at each application for security throughout the session. "If a user signs onto a bank's portal, then they click through to the Cynifi service and there's a behind-the-scenes authentication of that person to Cynifi so they don't have to log in again," says DeAddio.

The next component necessary to the security of Cynifi's site and services was an authorization product. "After the user is authenticated, the next step is to say what this user can do," says De Leon. For the authorization...

...and authorize along that network of connections?" asks De Leon. "Saecos supports what we call multi -tiered e-relationships."

At this point, the administration function or the authentication and authorization of end users is performed through Cynifi, but Saecos is in the process...

15/3,K/3 (Item 3 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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08530077 Supplier Number: 73344851 (USE FORMAT 7 FOR FULLTEXT)
Netegrity Expands Leadership in Asia Pacific.
PR Newswire, pNA
April 18, 2001
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 792

... Netegrity's solution for managing user access to e-business web sites. SiteMinder fully supports multi-byte characters for user login, registration, password changes, authentication, and authorization. This enables companies and their users to log on to the site in their native...

...of software solutions for securely managing e-business. Companies use Netegrity's products to control user access to e-business web sites, to seamlessly create e-partnerships, and to secure business-to-business transactions. Netegrity enables customers...

...its vast network of partners, Netegrity is securely managing e-business solutions for over 300 customers worldwide including Aetna, American Express, Bank One, Commerce One, E*TRADE, General Electric, i2 Technologies, Ingram Micro, and Wells Fargo. The...

15/3,K/4 (Item 4 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2007 The Gale Group. All rts. reserv.

08178324 Supplier Number: 68631986 (USE FORMAT 7 FOR FULLTEXT)
eTrue Launches First Biometric Internet Service with NASA As Its First Customer.
Business Wire, p2122
Jan 2, 2001
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 682

... announced soon.

The eTrue Internet outsourcing service authenticates users for both web and local network logon through multiple biometrics, such as face and fingerprint verification, providing 100% user authentication. The award winning service is hosted by Exodus Communications and eTrue manages the service, 7 x 24, for its customers.

eTrue's biometric logon to websites and networks benefits enterprises such as banks, securities brokers, insurance companies, hospitals and government agencies that only want trusted users to access high value transactions and data. Unlike passwords, unregistered users will think twice before...

15/3,K/5 (Item 5 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2007 The Gale Group. All rts. reserv.

08017419 Supplier Number: 66667795 (USE FORMAT 7 FOR FULLTEXT)
Opportunities in the world of e-payments.
O'Brien, Tony
Cards International, p12
Oct 12, 2000
Language: English Record Type: Fulltext

Document Type: Newsletter; Trade
Word Count: 1648

... IC) cards are likely to close the gap on magnetic strip credit cards in the next decade, as new technologies facilitate PIN-based and chip-based authorisation for transactions.

Chip-based cards are already crucial as identification devices in pay-per-view...be tracked through electronic networks.

Similarly, companies use technology to offer aggregated information from merchant websites to make it easier for users to find what they want online.

Banks traditionally have dominated the payments market but they have seen their presence in the payments...

15/3,K/6 (Item 6 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2007 The Gale Group. All rts. reserv.

08012951 Supplier Number: 66163784 (USE FORMAT 7 FOR FULLTEXT)
enCommerce Works with IBM to Securely Manage Global eBusiness Relationships.

PR Newswire, p4052

April 24, 2000

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 978

... solution is a fit for IBM's eBusiness target market for the following reasons:

-- Personalization, Multi -Domain web single sign-on -- allows users to log

on once to access a personalized navigational "menu" to all information

and resources, including multiple affiliate...

...a proven track record, enCommerce services expedite the successful deployment of global enterprise and consumer portals . Global 2000 customers include The Chase Manhattan Bank , Bank of America, Visa International, Egg, Nomura International, The Prudential Insurance Company of America, 3Com, Ericsson...

15/3,K/7 (Item 7 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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07970525 Supplier Number: 66575408 (USE FORMAT 7 FOR FULLTEXT)
INTEL AND VASCO FORM GLOBAL SECURITY ALLIANCE.

PR Newswire, p9134

Oct 31, 2000

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 828

... Organisations seeking effective and affordable remote access security can now choose an integrated solution from two market leaders."

Shiva Access Manager is a remote access authentication, authorisation and accounting solution for windows NT or UNIX platforms, and supports both RADIUS and TACACS...

...of remote access security for corporate networks. VASCO's Digipass is a family of strong authentication and digital signature devices that replace vulnerable static passwords with strong, two -factor authentication security, providing a much higher level of protection for

corporate networks. With millions of users...

...end-to-end security through true Single Sign-On, access control and advanced entitlements, web portal security, strong user authentication, and PKI enablement, while sharply reducing the time and effort required to deploy and manage security. VASCO's customers include hundreds of financial institutions, blue-chip corporations, and government agencies in more than 50 countries, among them ABN AMRO...

15/3,K/8 (Item 8 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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07914258 Supplier Number: 66142955 (USE FORMAT 7 FOR FULLTEXT)
VASCO EXPANDS DOMINANCE IN ONLINE BANKING SECURITY MARKET WITH SIGNING OF
ISTROBANKA IN SLOVAKIA.
PR Newswire, p8967
Oct 17, 2000
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 757

... PC dial-in, or e-mail -- for true anytime, anywhere, anyhow banking. Digipass security also allows the bank to strictly control account access, with a dynamic password and two-factor authentication to strongly authenticate customers and a digital signature to verify the authenticity of information and...

...end-to-end security through true Single Sign-On, access control and advanced entitlements, web portal security, strong user authentication, and PKI enablement, while sharply reducing the time and effort required to deploy and manage security. VASCO's customers include hundreds of financial institutions, blue-chip corporations, and government agencies in more than 50 countries, among them John Hancock...

15/3,K/9 (Item 9 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2007 The Gale Group. All rts. reserv.

07765675 Supplier Number: 64455292 (USE FORMAT 7 FOR FULLTEXT)
Bank One Secures EMail, Drops PKI.(Company Business and Marketing)
Bruno, Maria
Bank Technology News, v14, n7, p25
July, 2000
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 908

... its customers had 128-bit encryption," says Marion Bartholomew, director of strategic analysis at Xpedite. "Customers won't have to implement anything with Bank One's email service."

Customers receive an email from Bank One in one of two ways: notify and retrieve, or complete push delivery. With the former, Bank One simply notifies patrons they have account information waiting for them at a secure web site. With the latter, the bank sends the data to end users as an encrypted file. "The system is a one-way flow," Goodman says. "We're ...

...can provide this verification rapidly and confidentially, he adds. Although he likes the product's "multi-layer approach" of using passwords, authentication and encryption, "There's still the question of how 'guessable' the pass phrase is," Christiansen...

15/3,k/10 (Item 10 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2007 The Gale Group. All rts. reserv.

07505768 Supplier Number: 62382406 (USE FORMAT 7 FOR FULLTEXT)
Making Remote Access Decisions.(Technology Information)
Delande, Jim
Telecommunications, v34, n5, p78
May, 2000
Language: English Record Type: Fulltext Abstract
Document Type: Magazine/Journal; Trade
Word Count: 2117

... reduces connect-time charges is to select an experienced service provider that has expansive local access point coverage that enables traveling users, telecommuters and day extenders who live beyond the modem bank's local calling area to connect remotely via a local call. where no local access...

...area coverage is Primary Rate ISDN (PRI) aggregation.
PRI aggregation is a method of assigning more than one local access number or rotary to one or more PRI circuits. This differs from the traditional buildout model...

...PRI port on a NAS.) Using PRI aggregation, a single PRI is able to service more than one rotary or more than one local access area. This allows service providers to simplify the provisioning process by better utilizing existing and future POP hardware...

15/3,k/11 (Item 11 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2007 The Gale Group. All rts. reserv.

07321067 Supplier Number: 62028223 (USE FORMAT 7 FOR FULLTEXT)
enCommerce getAccess(TM) Supports IBM AIX(TM) 4.3.3 Platform and New IBM Copper Servers.
PR Newswire, pNA
May 11, 2000
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 1046

... strategic fit for the RS/6000 systems and the AIX platform for the following reasons:

-- Multi -Domain web single sign-on, Personalization -- allows users to log on once to access a personalized navigational "menu" to all information and resources, including multiple affiliate...

...a proven track record, enCommerce services expedite the successful deployment of global enterprise and consumer portals. Global 2000 customers include The Chase Manhattan Bank, Bank of America, Visa International, Egg, Nomura International, The Prudential Insurance Company of America, 3Com, Canon...

15/3,k/12 (Item 12 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2007 The Gale Group. All rts. reserv.

07052967 Supplier Number: 58379586 (USE FORMAT 7 FOR FULLTEXT)
A GUIDE TO E-commerce Security.(Technology Tutorial)(Tutorial)
DESMOND, PAUL
Software Magazine, v19, n2, p34

Sept, 1999
Language: English Record Type: Fulltext
Article Type: Tutorial
Document Type: Magazine/Journal; General Trade
Word Count: 3793

... with a unique ID. Users insert the ikey into the USB port and enter a password to be authenticated, a process known as two-factor authorization --one factor being the ikey, the other the password.

Authentication is only half the battle, however. Once a user gains access to a web site...

...with a balance above a certain threshold may get a different screen when accessing the bank's web site than a user with a smaller account, enabling banks to give their larger customers premium services, Blount says.

The product also has a series of application programming interfaces (APIs...

15/3,K/13 (Item 13 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2007 The Gale Group. All rts. reserv.

06764065 Supplier Number: 56064064 (USE FORMAT 7 FOR FULLTEXT)
INTERNET INVESTMENTS: ASSET MANAGERS READY WEB INITIATIVES TO REACH B-TO-B CUSTOMERS.

CLARK, PHILIP
Business Marketing, p1
Oct 1, 1999

Language: English Record Type: Fulltext Abstract
Document Type: Magazine/Journal; Trade
Word Count: 1330

... new institutional web site with features such as streaming video and audio content within the next year. The venue will include a password-protected private link that will allow Putnam to communicate with its institutional clients, said Jane Wolfson, senior VP-institutional and defined...other asset managers think the best way to market themselves over the Internet to institutional investors is by building up site functionality. For example, New York-based Deutsche Banc Alex. Brown within the next quarter will introduce an Internet feature that allows institutional investors...

15/3,K/14 (Item 14 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2007 The Gale Group. All rts. reserv.

04381329 Supplier Number: 46425664 (USE FORMAT 7 FOR FULLTEXT)

Stock, Mutual Fund Trading Hits the Internet
Bank Systems + Technology, p38
June, 1996

Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 580

... acquired in a \$50 million transaction by Columbus, OH-based CheckFree Corp.

The PAWWS web site is essentially a shopping mall linked to their client's mainframes, in which various companies offer products, says Security APL vp Jamie Waller. Financial...

...communications link, since PAWWS operates the site. Waller declined to disclose fee structures for the financial institutions.

Robert Finley

Through PATH On-Line, investors can access thousands of mutual funds in Jack White & Co.'s Mutual fund Network, including...

...to open accounts in a company office, register a signature on paper, receive a specific authorization code for the customer to use at the web site, and two customer-specified passwords - one to access the account, another to trade with it. Withdrawals, he adds, require hard...

15/3,k/15 (Item 15 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2007 The Gale Group. All rts. reserv.

04277803 Supplier Number: 46267342 (USE FORMAT 7 FOR FULLTEXT)
SECURITY DYNAMICS INTRODUCES SECURID MODEM Combines industry-standard Securid user authentication technology with Motorola 28.8Kbps modem
News Release, pn/A
April 1, 1996
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 601

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...can easily and securely access a corporate network from their laptop computer using Security Dynamics' two -factor user authentication. and Motorola's high quality V.34 28.8 Kbps modem. The Securid Modem is a multi -functional PC-Card modem that combines automated Securid authentication with full-featured communications software to secure valuable corporate information. Remote users can quickly send...

...Motorola's advanced modem technology. The Securid Modem also connects to leading cellular phones, enabling users to access important business information from remote sites where telephone lines are not available. The Securid Modem's automated log-in simplifies network...

...authorized users and locking out hackers and would-be trespassers. The Securid Modem provides dynamic, two -factor authentication that combines something the user knows--a memorized personal identification number (PIN)--with something the user possesses--a Securid Modem that generates a random access code...

...authenticate the identity of users accessing networked or stand-alone computing resources. The Company's customers include Fortune 500 companies and financial institutions as well as academic institutions, research laboratories, hospitals and federal, state and foreign government organizations...

15/3,k/16 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2007 The Gale Group. All rts. reserv.

0019821583 SUPPLIER NUMBER: 61945114 (USE FORMAT 7 OR 9 FOR FULL TEXT)
IBM and enCommerce agree to provide Global 2000 eBusiness Portal users with secure, individualised access to web applications and services.
M2 Presswire, NA
May 8, 2000
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1068 LINE COUNT: 00103

... solution is a fit for IBM's eBusiness target market for the following reasons:
* Personalisation, Multi -Domain web single sign-on - allows

Robert Finley

users to log on once to access a personalised navigational "menu" to all information and resources, including multiple affiliate...

...a proven track record, enCommerce services expedite the successful deployment of global enterprise and consumer portals. Global 2000 customers include The Chase Manhattan Bank, Bank of America, Visa International, Egg, Nomura International, The Prudential Insurance Company of America, 3Com, Ericsson...

15/3,K/17 (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2007 The Gale Group. All rts. reserv.

0019750649 SUPPLIER NUMBER: 55047632 (USE FORMAT 7 OR 9 FOR FULL TEXT)

ENCOMMERCE: CyberTrust and enCommerce partner to deliver getAccess.

M2 Presswire, NA

July 1, 1999

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1222 LINE COUNT: 00114

... to another part of the Web site. Moreover, companies are freed from having to manage multiple certificates and passwords for each user. getAccess also allows a company to create a personalised view of its portal for each user based on...

...business by dramatically reducing the time and cost of deploying secure content on the Web. Customers include 3COM, Administaff, Bank of America, Brigham Young University, Chubb Corporation, Marubeni Corporation, Mitsubishi Corporation, Montgomery Securities, NationsBank, Nomura...

15/3,K/18 (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2007 The Gale Group. All rts. reserv.

11419351 SUPPLIER NUMBER: 56196073 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Customer Relationship Management: New Horizons for Institutional Banking.

US Banker, ITEM9928401B

Oct, 1999

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1567 LINE COUNT: 00141

... they are the only market participants that are not solely profit-driven. The majority of bank FX sales desks do not encounter central banks regularly as customers.

Strategically Repositioning the Bank's Products

The first-mover advantage in financial product innovation has a relatively short life...

...as profitability rapidly erodes due to the speedy development of competitive, copycat products. Nevertheless, the bank must view itself as an innovative solution provider satisfying customer needs, rather than as a product-driven distributor. External parties, too, can only acquire this

...rate swaps versus forward rate agreements-product choices such as these are highly dependent on customer knowledge and prior familiarity. It is imperative that the bank develop and project a brand image that conveys in-house expertise regarding specific products and...

...alternative courses of action using the tools available in the marketplace.

Reconfiguring the Nature of Bank / Customer Interactions

The rapid speed of telecommunications and the declining cost of formerly proprietary market data...function fairly efficiently and enable the cost-effective internal dissemination and communication of information. Currently, banks are allowing clients to access their internal web sites for daily market-related commentaries, forecasts and prognostications. Although a step forward, this process remains strategically incomplete. The information offered, though interesting, is rarely original or compelling. Customers are not drawn to the site with the frequency and urgency desired by the banks. This form of interaction is rarely a direct contributor in furthering the targeted business objectives of the bank.

So banks need to extend their technology to their valued customers by granting access to information via the creation of extranets. Sufficient security exists in Internet communications via encryption or password authentication that this would be a natural next step. The customer could access the bank web site to track the status of pending transactions, instantaneously determine credit-line availability and view upcoming...

15/3,K/19 (Item 1 from file: 621)

DIALOG(R)File 621:Gale Group New Prod.Annou.(R)
(c) 2007 The Gale Group. All rts. reserv.

01029952 Supplier Number: 39929003 (USE FORMAT 007 FOR FULLTEXT)

TRACKER 5000 OFFERS AUTOMATED POWER-OFF TROUBLESHOOTING

PR Newswire, pN/A

Jan, 1987

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 1276

... with PC file locations, specifications, tolerances and DOS file-management functions. The menu provides for several levels of security and passwords. A Level 1 password allows testing only. Level 2 operators can create test sequences and store test data. Level 3...

...using a DIP test clip
cabled to the front panel of the Tracker 5000.

BETA- SITE USERS

Tracker 5000 beta- site users include a major bank's service organization, a contractor and a small third-party service company. All their reactions...

15/3,K/20 (Item 1 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2007 The Gale Group. All rts. reserv.

04765847 Supplier Number: 64776595 (USE FORMAT '7 FOR FULLTEXT)

Data Sweepers.

Retkwa, Rosalyn

Registered Representative, pNA

Sept, 2000

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Professional Trade

Word Count: 801

... to produce one consolidated statement. The user accesses the information with just one ID and password. The services will also aggregate multiple e-mail accounts and sometimes allow customization of

news, weather, sports and shopping.

In a matter of months, Citigroup, CNBC, America...services are currently being offered free of charge to consumers. Sponsors foot the bill. A financial institution may pay a per-user fee, while a portal like Altavista would have some sort of revenue-sharing model.

Attracting Consumers Aggregation is "really..."

15/3,k/21 (Item 2 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2007 The Gale Group. All rts. reserv.

04760375 Supplier Number: 64455292 (USE FORMAT 7 FOR FULLTEXT)

Bank One Secures EMail, Drops PKI.

Bruno, Maria

Bank Technology News, v14, n7, p25

July, 2000

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 908

... its customers had 128-bit encryption," says Marion Bartholomew, director of strategic analysis at Xpedite. "Customers won't have to implement anything with Bank One's email service."

Customers receive an email from Bank One in one of two ways: notify and retrieve, or complete push delivery. With the former, Bank One simply notifies patrons they have account information waiting for them at a secure Web site. With the latter, the bank sends the data to end users as an encrypted file. "The system is a one-way flow," Goodman says. "We're ...can provide this verification rapidly and confidentially, he adds.

Although he likes the product's "multi-layer approach" of using passwords, authentication and encryption, "There's still the question of how 'guessable'

15/3,k/22 (Item 3 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2007 The Gale Group. All rts. reserv.

04756271 Supplier Number: 64338612 (USE FORMAT 7 FOR FULLTEXT)

E-payments opportunities.

O'Brien, Anthony

Electronic Payments International, p14

July, 2000

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 1634

... 1c) cards are likely to close the gap on magnetic stripe credit cards in the next decade, as new technologies facilitate PIN-based and chip-based authorisation for transactions.

Chip-based cards are already crucial as identification devices in pay-per-view...be tracked through electronic networks.

Similarly, companies use technology to offer aggregated information from merchant websites to make it easier for users to find what they want online.

Banks traditionally have dominated the payments market but they have seen their presence

Robert Finley

File 20:Dialog Global Reporter 1997-2007/Jun 21
(c) 2007 Dialog

Set	Items	Description
S1	22770299	PLURAL OR PLURALS OR PLURALITY OR MULTIPLE OR MULTIPLES OR MULTI OR SEVERAL OR NUMEROUS OR (MORE OR GREATER)(1W)(1 OR ONE) OR SECOND OR NEXT OR 2ND OR TWO OR ALSO()HAVE
S2	457803	LOGIN OR LOGINS OR LOGON OR LOGONS OR (LOG OR LOGS)()(IN OR INS OR ON OR ONS OR ONTO) OR PASSWORD OR PASSWORDS OR PERSONAL()IDENTIFICATION()NUMBER OR PIN OR PINS OR (PASS OR SECURITY OR SECRET OR ACCESS)()(CODE OR WORD OR NUMBER)
S3	9216496	PERMISSION? ? OR AUTHENTICATION OR ALLOW? ? OR ALLOWABLE OR ADMISSION OR AUTHORITY OR AUTHORIZE??? OR AUTHORI?ATION OR AUTHORIS??? OR RIGHTS OR PRIVILEGE OR PRIVILEGES OR SANCTION??? OR CONSENT
S4	8443796	USER OR USERS OR CUSTOMER OR CUSTOMERS OR SUBSCRIBER OR SUBSCRIBERS OR CLIENT OR CLIENTS OR CLIENTELE OR INVESTOR OR INVESTORS OR PATRON OR PATRONS OR ACCOUNT()HOLDER? ?
S5	6240445	PORTAL? ? OR GATEWAY? ? OR HUB? ? OR SITE? ? OR (HOME OR WEB OR INTERNET)()PAGE? ? OR WEBPAGE? ? OR HOMEPAGE? ? OR WEBSITE? ? OR (STARTING OR ACCESS OR ENTRY OR ENTRANCE)()POINT? ?
S6	4934368	BANK? ? OR BANC? ? OR (FINANCIAL OR DEBIT OR CREDIT OR BROKERAGE? ?)()(INSTITUTION? ? OR ENTITY OR ENTITIES OR HOUSE? ? OR UNION? ?) OR SAVINGS(2W)LOAN? OR S(1W)L
S7	31407	S1(12N)S2
S8	633633	S1(12N)S3
S9	862637	S4(12N)S5
S10	503265	S4(12N)S6
S11	2305	S7(S)S8
S12	17230	S9(S)S10
S13	80	S11(F)S12
S14	11	S13 NOT PY>2001

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14/3,K/1

DIALOG(R)File 20:Dialog Global Reporter
(c) 2007 Dialog. All rts. reserv.

19687724 (USE FORMAT 7 OR 9 FOR FULLTEXT)

FXall Chooses Netegrity's SiteMinder Platform for Secure Transaction Management

PR NEWSWIRE

November 06, 2001

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 910

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... authentication methods depending on the sensitivity of the application. SiteMinder supports a wide range of authentication methods including passwords, certificates, and tokens, and also combinations of these methods. -- Multi-level user delegation- Using DMS, FXall is able to delegate user administration to their end...

... its vast network of partners, Netegrity is securely managing e-business solutions for over 480 customers worldwide including Aetna, American Express, Bank One, E*TRADE, General Electric, Ingram Micro, and wells Fargo. The Company was the only...

14/3,K/2

DIALOG(R)File 20:Dialog Global Reporter
(c) 2007 Dialog. All rts. reserv.

18030580 (USE FORMAT 7 OR 9 FOR FULLTEXT)

SPECIAL FEATURE: Pioneers in the Banking Industry: RCBC designs business solutions for tomorrow's growing business needs

Vivian S. Tapic

BUSINESSWORLD (PHILIPPINES), p22

July 27, 2001

JOURNAL CODE: FBWP LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 950

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... workflow system.
Enterprise Banking's five-tiered Cyber Security Measures begin with User ID and password, which is assigned to every user. The next step is site authentication and certification by Verisign, the leading name in Enterprise Trust Services and a proven backbone of state-of-the-art technologies. The Verisign seal on the site's welcome page assures the bank's clients of the site's security, that its infrastructure and practices have fail-safe security.

Also part of the...

14/3,K/3

DIALOG(R)File 20:Dialog Global Reporter
(c) 2007 Dialog. All rts. reserv.

16785915 (USE FORMAT 7 OR 9 FOR FULLTEXT)

webMethods and Netegrity Team To Deliver an Integrated, Secure e-Business Platform

PR NEWSWIRE

May 21, 2001

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 851

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... trading partners, ensuring that they are approved to conduct business. with SiteMinder's support for multiple authentication solutions, including digital certificates and passwords, webMethods customers will now have a more flexible solution for securing their business transactions. "This...

... its vast network of partners, Netegrity is securely managing e-business solutions for over 370 customers worldwide including Aetna, American Express, Bank One, Commerce One, E*TRADE, General Electric, i2 Technologies, Ingram Micro, and Wells Fargo. The...

14/3,K/4

DIALOG(R)File 20:Dialog Global Reporter
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16223699 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Updated Story

PR NEWSWIRE

April 18, 2001

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 746

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Netegrity's solution for managing user access to e-business web sites. SiteMinder fully supports multi-byte characters for user login, registration, password changes, authentication, and authorization. This enables companies and their users to log on to the site in their native...

... its vast network of partners, Netegrity is securely managing e-business solutions for over 300 customers worldwide including Aetna, American Express, Bank One, Commerce One, E*TRADE, General Electric, i2 Technologies, Ingram Micro, and Wells Fargo. The...

14/3,K/5

DIALOG(R)File 20:Dialog Global Reporter
(c) 2007 Dialog. All rts. reserv.

16222177 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Netegrity Expands Leadership in Asia Pacific

PR NEWSWIRE

April 18, 2001

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 746

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Netegrity's solution for managing user access to e-business web sites. SiteMinder fully supports multi-byte characters for user login, registration, password changes, authentication, and authorization. This enables companies and their users to log on to the site in their native...

... its vast network of partners, Netegrity is securely managing e-business solutions for over 300 customers worldwide including Aetna, American Express, Bank One, Commerce One, E*TRADE, General Electric, i2 Technologies, Ingram Micro, and Wells Fargo. The...

14/3,K/6

DIALOG(R)File 20:Dialog Global Reporter

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14469690 (USE FORMAT 7 OR 9 FOR FULLTEXT)

eTrue Launches First Biometric Internet Service With NASA As Its First Customer

BUSINESS WIRE

January 02, 2001

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 649

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... announced soon.

The eTrue Internet outsourcing service authenticates users for both web and local network logon through multiple biometrics, such as face and fingerprint verification, providing 100% user authentication. The award winning service is hosted by Exodus Communications and eTrue manages the service, 7 x 24, for its customers.

eTrue's biometric logon to websites and networks benefits enterprises such as banks, securities brokers, insurance companies, hospitals and government agencies that only want trusted users to access high value transactions and data. Unlike passwords, unregistered users will think twice before...

14/3,K/7

DIALOG(R)File 20:Dialog Global Reporter

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13555209 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Intel and VASCO Form Global Security Alliance

PR NEWswire

October 31, 2000

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 879

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... of remote access security for corporate networks. VASCO's Digipass is a family of strong authentication and digital signature devices that replace vulnerable static passwords with strong, two-factor authentication security, providing a much higher level of protection for corporate networks. With millions of users...

...while sharply reducing the time and effort required to deploy and manage security. VASCO's customers include hundreds of financial institutions, blue-chip corporations, and government agencies in more than 50 countries, among them ABN AMRO...

14/3,K/8

DIALOG(R)File 20:Dialog Global Reporter

(c) 2007 Dialog. All rts. reserv.

13327114 (USE FORMAT 7 OR 9 FOR FULLTEXT)

VASCO Expands Dominance in Online Banking Security Market with Signing of Istrobanka in Slovakia

PR NEWswire

October 17, 2000

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 813

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... PC dial-in, or e-mail -- for true anytime, anywhere, anyhow

Robert Finley

banking. Digipass security also allows the bank to strictly control account access, with a dynamic password and two-factor authentication to strongly authenticate customers and a digital signature to verify the authenticity of information and...

...while sharply reducing the time and effort required to deploy and manage security. VASCO's customers include hundreds of financial institutions, blue-chip corporations, and government agencies in more than 50 countries, among them John Hancock...

14/3,K/9

DIALOG(R)File 20:Dialog Global Reporter
(c) 2007 Dialog. All rts. reserv.

10979262 (USE FORMAT 7 OR 9 FOR FULLTEXT)
enCommerce getAccess(TM) Supports IBM AIX(TM) 4.3.3 Platform and New IBM
Copper Servers

PR NEWSWIRE

May 11, 2000

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 1055

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... strategic fit for the RS/6000 systems and the AIX platform for the following reasons:

-- Multi -Domain Web single sign-on, Personalization -- allows users to log on once to access a personalized navigational "menu" to all information and resources, including multiple affiliate...

... a proven track record, enCommerce services expedite the successful deployment of global enterprise and consumer portals. Global 2000 customers include The Chase Manhattan Bank, Bank of America, Visa International, Egg, Nomura International, The Prudential Insurance Company of America, 3Com, Canon...

14/3,K/10

DIALOG(R)File 20:Dialog Global Reporter
(c) 2007 Dialog. All rts. reserv.

10909411 (USE FORMAT 7 OR 9 FOR FULLTEXT)
ENCOMMERCE: IBM and enCommerce agree to provide Global 2000 eBusiness
Portal users with secure, individualised access to web applications and
services

M2 PRESSWIRE

May 08, 2000

JOURNAL CODE: WMPR LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 963

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... solution is a fit for IBM's eBusiness target market for the following reasons:

* Personalisation, Multi -Domain Web single sign-on - allows users to log on once to access a personalised navigational "menu" to all information and resources, including multiple affiliate...

... a proven track record, enCommerce services expedite the successful deployment of global enterprise and consumer portals. Global 2000 customers include The Chase Manhattan Bank, Bank of America, Visa International, Egg, Nomura International, The Prudential Insurance Company of America, 3Com, Ericsson...

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14/3,k/11

DIALOG(R)File 20:Dialog Global Reporter
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10709707 (USE FORMAT 7 OR 9 FOR FULLTEXT)

enCommerce Works With IBM to Securely Manage Global eBusiness Relationships

PR NEWSWIRE

April 24, 2000

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 998

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... solution is a fit for IBM's eBusiness target market for the following reasons: -- Personalization, Multi -Domain web single sign-on -- allows users to log on once to access a personalized navigational "menu" to all information and resources, including multiple affiliate...

... a proven track record, enCommerce services expedite the successful deployment of global enterprise and consumer portals . Global 2000 customers include The Chase Manhattan Bank , Bank of America, Visa International, Egg, Nomura International, The Prudential Insurance Company of America, 3Com, Ericsson...

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File 2:INSPEC 1898-2007/Jun W2
 (c) 2007 Institution of Electrical Engineers
 File 35:Dissertation Abs Online 1861-2007/May
 (c) 2007 ProQuest Info&Learning
 File 65:Inside Conferences 1993-2007/Jun 21
 (c) 2007 BLDSC all rts. reserv.
 File 99:wilson Appl. Sci & Tech Abs 1983-2007/May
 (c) 2007 The HW Wilson Co.
 File 256:TecInfoSource 82-2007/Nov
 (c) 2007 Info.Sources Inc
 File 474:New York Times Abs 1969-2007/Jun 21
 (c) 2007 The New York Times
 File 475:Wall Street Journal Abs 1973-2007/Jun 16
 (c) 2007 The New York Times
 File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
 (c) 2002 The Gale Group
 File 139:EconLit 1969-2007/Jun
 (c) 2007 American Economic Association

Set	Items	Description
S1	5427871	PLURAL OR PLURALS OR PLURALITY OR MULTIPLE OR MULTIPLES OR MULTI OR SEVERAL OR NUMEROUS OR (MORE OR GREATER)(1W)(1 OR ONE) OR SECOND OR NEXT OR 2ND OR TWO OR ALSO()HAVE
S2	48845	LOGIN OR LOGINS OR LOGON OR LOGONS OR (LOG OR LOGS)()(IN OR INS OR ON OR ONS OR ONTO) OR PASSWORD OR PASSWORDS OR PERSONAL()IDENTIFICATION()NUMBER OR PIN OR PINS OR (PASS OR SECURITY OR SECRET OR ACCESS)()(CODE OR WORD OR NUMBER)
S3	1393328	PERMISSION? ? OR AUTHENTICATION OR ALLOW? ? OR ALLOWABLE OR ADMISSION OR AUTHORITY OR AUTHORIZE??? OR AUTHORI?ATION OR AUTHORIS??? OR RIGHTS OR PRIVILEGE OR PRIVILEGES OR SANCTION??? OR CONSENT
S4	943516	USER OR USERS OR CUSTOMER OR CUSTOMERS OR SUBSCRIBER OR SUBSCRIBERS OR CLIENT OR CLIENTS OR CLIENTELE OR INVESTOR OR INVESTORS OR PATRON OR PATRONS OR ACCOUNT()HOLDER? ?
S5	605413	PORTAL? ? OR GATEWAY? ? OR HUB? ? OR SITE? ? OR (HOME OR WEB OR INTERNET)()PAGE? ? OR WEBPAGE? ? OR HOMEPAGE? ? OR WEBSITE? ? OR (STARTING OR ACCESS OR ENTRY OR ENTRANCE)()POINT? ?
S6	473045	BANK? ? OR BANC? ? OR (FINANCIAL OR DEBIT OR CREDIT OR BROKERAGE? ?)()(INSTITUTION? ? OR ENTITY OR ENTITIES OR HOUSE? ? OR UNION? ?) OR SAVINGS(2W)LOAN? OR S(1W)L
S7	13653	S1(S)S2
S8	413801	S1(S)S3
S9	47201	S4(S)S5
S10	50184	S4(S)S6
S11	19	S7 AND S8 AND S9 AND S10
S12	12	S11 NOT PY>2001

12/3,K/1 (Item 1 from file: 2)
DIALOG(R)File 2:INSPEC
(c) 2007 Institution of Electrical Engineers. All rts. reserv.

07760100

Title: Banks embracing aggregation concept [Internet]
Author(s): Schneider, I.
Journal: Bank Systems + Technology vol.37, no.10 p.10, 24
Publisher: CMP Media Inc,
Publication Date: Oct. 2000 Country of Publication: USA
CODEN: BSYTEE ISSN: 1045-9472
SICI: 1045-9472(200010)37:10L:10:BEAC;1-Y
Material Identity Number: N682-2000-010
Language: English
Subfile: D
Copyright 2000, IEE

Abstract: Major banks are beginning to choose partners from among the emerging Web aggregators, while the aggregators are beginning to form alliances of their own. Account aggregation services allow customers to view key information about bank balances, investments, e-mail and frequent flier programs from one integrated web site. Passwords for other accounts are entered into the web aggregator's database, saving the customer the trouble of having to keep track of multiple logins and interfaces. Although some financial institutions initially resisted the concept of having an outside agent collect information about their customers, they are starting to come to terms with the practice commonly known as "screen-scraping".

12/3,K/2 (Item 1 from file: 256)
DIALOG(R)File 256:TecInfoSource
(c) 2007 Info.Sources Inc. All rts. reserv.

00163121 DOCUMENT TYPE: Review

PRODUCT NAMES: Password Protection (836583)

TITLE: I 4got mY PassWRD
AUTHOR: Barret, Victoria Murphy
SOURCE: Forbes, v178 n9 p90(3) Oct 30, 2006
ISSN: 0015-6914
HOMEPAGE: <http://www.forbes.com>

FILE SEGMENT: Review
RECORD TYPE: Product Analysis

REVISION DATE: 20070300

while password protection was designed to make conducting online transactions safe for consumers, it has resulted in what some industry experts are calling 'password bloat.' It has been estimated that an average web user has about 30 password-protected accounts, and requests to reset forgotten passwords represent 50 percent of all help-desk calls to websites, according to RSA Security. The search for alternatives to the multi - password annoyance has resulted in few options. Some websites use a layered approach that uses other identity-type information. For example, by the end of 2006, all federal banking agencies will require online banks to ask for two types of identification to access an account. Small companies like Siber Systems offer secure 'vaults' in which passwords can be remembered and managed, but consumers remain worried about giving control over their digital...

...to third parties. A popular feature of the Quicken financial software from Intuit is the 'PIN vault,' which keeps a user's various passwords

Robert Finley

so the software can get financial information from other sites .
Microsoft Corp. would like to eliminate passwords altogether, and its new Vista operation system will allow consumers to create 'information cards' that act as encrypted digital identifiers. This approach requires both...

...of tokens has become popular. Tokens are small devices that generate a random six-digit password every 60 seconds. Software is also available to analyze users typing habits in order to build biometric profiles that are used as identification for banking websites .

12/3,K/3 (Item 2 from file: 256)
DIALOG(R)File 256:TecInfoSource
(c) 2007 Info.Sources Inc. All rts. reserv.

00162256 DOCUMENT TYPE: Review

PRODUCT NAMES: User Identity Management (801917)

TITLE: Lockdown: Banks Make Online Services More Secure
AUTHOR: Vara, Vauhini
SOURCE: Wall Street Journal, v248 n45 pD1(2) Aug 23, 2006
ISSN: 0193-2241
HOMEPAGE: <http://www.wsj.com>

FILE SEGMENT: Review
RECORD TYPE: Product Analysis

REVISION DATE: 20070300

Bank of America Corp. has implemented a new feature to make online banking more secure. The company allows users to select personal questions to be asked when they log in from computers not registered with the bank . Bank of America is only one of several banks that have added new security features to their web sites . Their actions are prompted by ever-increasing concerns about online fraud as well as new federal guidelines. Financial institutions kept their security features online to a minimum for years, even when web-based attacks...

...security proliferated. Things are changing, however. ING Group NV has decided to institute a new log - in process for its online site , ING Direct. Among other features, ING will allow customers to select an image from a menu of pictures to personalize their log - in pages. When a customer logs in from a computer recognized by the bank , the selected image appears on the log - in page. This makes it more difficult for hackers to create fake home pages and obtain personal information. U S Bancorp plans to use technology from Entrust Incorporated that will track suspicious online-banking behavior. The banks represent only the latest financial institutions to provide additional security features. E*Trade Financial Corp., an online broker, has provided some of its customers with physical tokens that display frequently changing passwords . All financial institutions are taking security more seriously than in the past.

12/3,K/4 (Item 3 from file: 256)
DIALOG(R)File 256:TecInfoSource
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00159702 DOCUMENT TYPE: Review

PRODUCT NAMES: Data Security (815481)

TITLE: Banking on the Web: Risky Business?
AUTHOR: Kandra, Anne

Robert Finley

SOURCE: PC World, v24 n3 p33(3) Mar 2006
ISSN: 0737-8939
HOMEPAGE: <http://www.pcworld.com>

FILE SEGMENT: Review
RECORD TYPE: Product Analysis

REVISION DATE: 20070300

...transactions. Most identity theft results from thieves accessing paper statements and bills. According to the Bank of America (BoA), its online banking service results in less than 1 percent of the bank's total number of fraud cases each year. Because customers can easily and quickly verify their account balances and transactions, online banking can actually protect against fraud. BoA, along with several other leading financial institutions, recently introduced new security measures aimed at preventing unauthorized access of online banking services. BoA's new Sitekey program provides extra password protection by adding secret questions and preselected images that only the authorized banking customer can answer when logging onto the system. Customers are also promised 'zero liability' for any unauthorized charges or losses if their online banking...

...a technique known as phishing. Thieves send e-mails that contain links to copycat Web sites where unsuspecting victims enter their personal account information. Bank customers should never click on these links; instead, they should either enter their bank's URL manually or use a bookmark. There are several steps that online banking customers should take to safeguard their accounts. They should check their online account information on a regular basis, monitor their bank balances, and obtain free annual credit reports. They should also keep their antivirus programs updated, disable pop-ups, periodically change passwords, and use firewalls.

12/3,K/5 (Item 4 from file: 256)
DIALOG(R)File 256:TecInfoSource
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00155265 DOCUMENT TYPE: Review

PRODUCT NAMES: Linux (833916); HTML (835277); Phishing (812149);
Milters (815845)

TITLE: Solving Email Problems Using Sendmail Milters
AUTHOR: Flynt, Marcia; Costales, Bryan
SOURCE: LinuxWorld Magazine, v3 n6 p24(2) Jun 2005
HOMEPAGE: <http://www.linuxworld.com>

FILE SEGMENT: Review
RECORD TYPE: Product Analysis

REVISION DATE: 20070300

Sendmail Milters, which are multi-threaded e-mail filtering programs, run parallel to sendmail and are capable of reviewing each aspect of each e-mail message, can guard users against phishing and spamming. Multiple Milters can run in parallel, with each addressing a different facet of e-mail. Milters are sharable among multiple sendmail processes, including those located on different machines and when such machines are in different ...

...a Web reference for an updating of account information. However, the actual link transports the user to a fraudulent web site that appears to be, for instance, a bank, but is actually a site desirous of gaining

Robert Finley

access to a user's login, account, and password information for the purposes of stealing the money or identity of a user. Milters suppress scan by scanning all messages and searching for clickable web references. Milters also...

...business, or network. Among described examples are archiving of mailing list messages into a database, authentication of accounts behind the curtain, study of MTA behavior, enforcement of policy in one place...

12/3,K/6 (Item 5 from file: 256)
DIALOG(R)File 256:TecInfoSource
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00154519 DOCUMENT TYPE: Review

PRODUCT NAMES: Microsoft Caller ID (234464); SPF (Sender Policy Framework) (810321); Domain Keys (230154)

TITLE: FIGHTING PHISH, FAKES AND FRAUDS
AUTHOR: Dragoon, Alice
SOURCE: CIO, v17 n22 p32(7) Sep 1, 2004
ISSN: 0894-9301
HOMEPAGE: <http://www.cio.com>

FILE SEGMENT: Review
RECORD TYPE: Product Analysis

REVISION DATE: 20070300

...AOL's Sender Policy Framework (SPF), and Yahoo!'s DomainKeys are proposed standards that would allow e-mail gateways to verify that messages purporting to be from a valid e-mail address (but which...

...Microsoft, and Yahoo! all agreed to test each othersk standards. An agreed-upon standard would allow the spam to be weeded out by users. Today's phishing e-mails are highly sophisticated and difficult to discern as phishing. The...

...phishing attacks require targeted companies to handle very large spikes in call center volumes as customers call to describe a suspicion or ask the company why their account data is needed. Financial institutions also have to pay the cost of any resultant fraud. Avivah Litan, VP and research director for...

...communications. As for best practices, companies are advised to publish their mail server addresses, educate customers, establish online communication protocols, create a response plan immediately, be proactive in monitoring for phishers and fraud, and make the company a difficult target by deploying more robust authentication options, such as tokens that would create a new password every minute, or with other described methods.

12/3,K/7 (Item 6 from file: 256)
DIALOG(R)File 256:TecInfoSource
(c) 2007 Info.Sources Inc. All rts. reserv.

00153115 DOCUMENT TYPE: Review

PRODUCT NAMES: U.are.U (701211)

TITLE: How United Bankers' Bank Ensures Customer Authentication
AUTHOR: ward, Judy
SOURCE: Bank Systems & Technology, v41 n4 p41(1) Apr 2004

Robert Finley

ISSN: 1045-9472

HOME PAGE: <http://www.banktech.com>

FILE SEGMENT: Review

RECORD TYPE: Product Analysis

REVISION DATE: 20070300

TITLE: How United Bankers' Bank Ensures Customer Authentication

United Banker's Bank (UBB), a correspondent bank that provides services to other banks, chose DigitalPersona Inc.'s U.are.U fingerprint recognition system to provide authentication security for its online services. It launched the system in November 2003. The bank considered several different types of authentication, including smart cards, tokens, and biometrics, before choosing U.are.U. Smart cards were eliminated...

...because they are expensive, and both smart cards and tokens can be passed to other users. It decided on fingerprints as the best choice. Users now log on to UBB's web site with a fingerprint, and do not need a password. UBB achieved buy-in for the system by purchasing one system for each targeted customer. It expected to have all of its targeted customers on the system by the end of March 2004. Integration of the product into the bank's IT system was straightforward. UBB did have to overcome some concerns from customers about how the bank was using the fingerprints.

12/3,K/8 (Item 7 from file: 256)

DIALOG(R)File 256:TecInfoSource

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00153076 DOCUMENT TYPE: Review

PRODUCT NAMES: PassMark Security--Company News (881651);
Solutionary--Company News (881643); MessageLabs Inc--Company News
(881112)

TITLE: Goin' Phishing: Growing e-mail attacks threaten banks' bottom lines

AUTHOR: Krebsbach, Karen

SOURCE: Bank Technology News, v17 n4 p34(2) Apr 2004

ISSN: 1060-3506

HOME PAGE: <http://www.banktechnews.com>

FILE SEGMENT: Review

RECORD TYPE: Product Analysis

REVISION DATE: 20070300

Phishing, a scam using spoofed e-mail messages intended to obtain account information from banking customers, is a growing problem for banks and other financial institutions. Analysts estimate that five percent of phishing e-mails are successful in obtaining account information. In addition to financial losses from fraud, banks are concerned that phishing can damage their reputations. Banks are seeking ways to defend against phishing. Bank of America maintains a database of customers receiving e-mails, and monitors those accounts for fraud. Phishing hit several European banks first, before moving to the U.S. and other parts of the world. One phishing method which hit Australian bank Westpac used portions of the bank's real web site. Most of the scams have been traced to the Philippines, South Korea, Russia, and China...

...also been attacked. Few true anti-phishing products exist. PassMark Security has developed a promising authentication system called PassMarks

Robert Finley

that uses images rather **passwords** to authenticate banking sites .
Solutionary, MessageLabs, and Symantec have e-mail monitoring software to
check for security breaches. Digital...

12/3,K/9 (Item 1 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

09533838
MAS studying 'view-all' Net service
SINGAPORE: MAS EXAMINING ONLINE FINANCIAL SERVICE
The Straits Times (XBB) 30 May 2001 Sports p.13
Language: ENGLISH

The Monetary Authority of Singapore (MAS) is currently reviewing the
possible launch of a new online financial service which will enable
customers to view all his or her **bank** accounts from one **website** . It
is learnt, MAS together with local **banks** , had a closed-door meeting on 24
May 2001, to discuss how such a move can be made in Singapore. The new
services, if launched, will avoid **customers** from having **several**
passwords and identification numbers to view his or her accounts online
from different **banks** . However, hurdles like privacy and financial
security of **customers** will have to be addressed before the service can be
launched here. A study by...

... the middle of 2000 revealed that Singaporeans have accounts with an
average of three local **banks** , which means that such a service will be
beneficial to banking **customers** here. One possible way of implementing
the service will be to obtain access to a **customers** other accounts and
later downloading this to a central location. Then the **customer** will just
have one **password** and identification number to view all his or her
accounts.

12/3,K/10 (Item 2 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

09470394
Barclays plans 'one-stop' data site
UK: NEW ONLINE CUSTOMER SERVICE FROM BARCLAYS
Guardian (GN) 26 Feb 2001 p.22
Language: ENGLISH

A new Internet-based service that allows **customers** to manage all their
financial accounts and assets, regardless of the provider, from one **site**
is to be launched in the UK by Barclays. Although common in the US, it...

... data aggregation services are launched in the UK. Security remains a
major issue, however, as **customers** will need to provide the **user** names
and **passwords** for all their accounts. The services are likely to spread,
as e-finance software provider Corillian of the US says it is in talks with
several UK **banks** to set up the services.

12/3,K/11 (Item 3 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

09020647
Net banking with Keppel
SINGAPORE: KEPPEL BANK STARTS INTERNET BANKING
Business Times (XBA) 18 Nov 1998 p.18
Language: ENGLISH

Singapore's Keppel Bank has launched Asia's first integrated Internet banking and call centre solution that allows customers to speak directly to phone-banking officers using Internet telephony technology. The pilot project will run till mid-1999 and around 1,000 customers should sign up for the service. The service will be fully launched by the second half of 1999. The solution cost the bank S\$ 2.5 mn and was implemented by American Hewlett-Packard Company (HP), Adriot Innovations Pte Ltd, Broadvision Inc and Elcom Software Pte Ltd. Customers can log on to the bank's Web site to do various operations, including funds transfer between Keppel accounts and view transactions on their savings, current and MoneyMax accounts. One special feature is the immediate approval under the bank's Prestige Credit account, which is a personal revolving credit line with no annual or...

... with interest being charged only when the credit line is activated and money withdrawn. The bank's customers get an Internet Identification Code and an Internet PIN to do online banking so as to ensure security.

12/3,K/12 (Item 4 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

04340726
KINDLE LAUNCHES BRANCHPOWER
WORLD - KINDLE LAUNCHES BRANCHPOWER
Banking Technology (BTY) 0 June 1991 p54
ISSN: 0266-0865

... can directly enter transactions. The system will handle bureau de change, cash analysis, account or client queries and supervisor referrals. It can also be connected to MICR readers. The system offers multi-lingual support facilities and in-built parameters allow it to be tailored. The Mid-Med Bank (Malta) has installed the system in 40 branches and Kindle claimed it has two other multi-site contracts lined up in Europe. Kindle has also launched Bankmaster release 5, a PC LAN ...

... market module, pop-up windows, new inquiry facilities, end of day interest recalculation and enforced password changing.

Robert Finley

File 347:JAPIO Dec 1976-2006/Dec(Updated 070403)
 (c) 2007 JPO & JAPIO
 File 348:EUROPEAN PATENTS 1978-2007/ 200724
 (c) 2007 European Patent Office
 File 349:PCT FULLTEXT 1979-2007/UB=20070614UT=20070607
 (c) 2007 WIPO/Thomson
 File 350:Derwent WPIX 1963-2007/UD=200738
 (c) 2007 The Thomson Corporation

Set	Items	Description
S1	9776286	PLURAL OR PLURALS OR PLURALITY OR MULTIPLE OR MULTIPLES OR MULTI OR SEVERAL OR NUMEROUS OR (MORE OR GREATER)(1W)(1 OR ONE) OR SECOND OR NEXT OR 2ND OR TWO OR ALSO()HAVE
S2	841792	LOGIN OR LOGINS OR LOGON OR LOGONS OR (LOG OR LOGS)()(IN OR INS OR ON OR ONS OR ONTO) OR PASSWORD OR PASSWORDS OR PERSONAL()IDENTIFICATION()NUMBER OR PIN OR PINS OR (PASS OR SECURITY OR SECRET OR ACCESS)()(CODE OR WORD OR NUMBER)
S3	2554970	PERMISSION? ? OR AUTHENTICATION OR ALLOW? ? OR ALLOWABLE OR ADMISSION OR AUTHORITY OR AUTHORIZE??? OR AUTHORI?ATION OR A-UTHORIS??? OR RIGHTS OR PRIVILEGE OR PRIVILEGES OR SANCTION??? OR CONSENT
S4	1499697	USER OR USERS OR CUSTOMER OR CUSTOMERS OR SUBSCRIBER OR SUBSCRIBERS OR CLIENT OR CLIENTS OR CLIENTELE OR INVESTOR OR INVESTORS OR PATRON OR PATRONS OR ACCOUNT()HOLDER? ?
S5	909782	PORTAL? ? OR GATEWAY? ? OR HUB? ? OR SITE? ? OR (HOME OR WEB OR INTERNET)()PAGE? ? OR WEBPAGE? ? OR HOMEPAGE? ? OR WEBSITE? ? OR (STARTING OR ACCESS OR ENTRY OR ENTRANCE)()POINT? ?
S6	280083	BANK? ? OR BANC? ? OR (FINANCIAL OR DEBIT OR CREDIT OR BROKERAGE? ?)()(INSTITUTION? ? OR ENTITY OR ENTITIES OR HOUSE? ? OR UNION? ?) OR SAVINGS(2W)LOAN? OR S(1W)L
S7	207787	S1(12N)S2
S8	403434	S1(12N)S3
S9	90699	S4(12N)S5
S10	17008	S4(12N)S6
S11	8038	S7(24N)S8
S12	1392	S9(32N)S10
S13	10	S11(80N)S12

Robert Finley

13/3,K/1 (Item 1 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
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02206477

Methods and systems for secure user authentication
Verfahren und System für sichere Benutzerauthentifizierung
Procédes et systèmes de securisation de l'authentification de l'utilisateur
PATENT ASSIGNEE:

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States: all)

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LEGAL REPRESENTATIVE:

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PATENT (CC, No, Kind, Date): EP 1755062 A2 070221 (Basic)

APPLICATION (CC, No, Date): EP 2006118042 060728;

PRIORITY (CC, No, Date): US 703605 P 050729

DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;
HU; IE; IS; IT; LI; LT; LU; LV; MC; NL; PL; PT; RO; SE; SI; SK; TR

EXTENDED DESIGNATED STATES: AL; BA; HR; MK; YU

INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):

IPC + Level Value Position Status Version Action Source Office:

G06F-0021/20 A I F B 20060101 20061204 H EP

ABSTRACT WORD COUNT: 176

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200708	1043
SPEC A	(English)	200708	7983
Total word count - document A			9026
Total word count - document B			0
Total word count - documents A + B			9026

...SPECIFICATION make use of computer hardware and software to provide
methods and systems for secure user authentication in electronic
commerce transactions utilizing a next-time password solution in which
each time a...

...example, at the customer's pre-registered cell phone or email address by
the financial institution, for example, via text message. The one-time
value that is the next-time password is sent to the customer out of band
of the Internet channel to either the customer's email address or cell
phone. When the customer returns to the financial institution's
site, the customer can enter the customer's normal login
credentials, such as the customer's username and password. In addition,
the...

...the customer to enter his or her username and password to be allowed
into the financial institution's site. In both cases, the customer
must have previously registered a delivery address for the next-time
password, such as an...

13/3,K/2 (Item 2 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
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01853220

Mobile applications
Mobile Anwendungen
Applications mobiles

PATENT ASSIGNEE:

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Dayton, Ohio 45479, (US), (Applicant designated States: all)

INVENTOR:

Coutts, Michael, 46B Shaftsbury Road, Dundee DD2 1LA, (GB)

LEGAL REPRESENTATIVE:

Williamson, Brian et al (84717), NCR Limited International Patent
Department 206 Marylebone Road, London NW1 6LY, (GB)

PATENT (CC, No, Kind, Date): EP 1505794 A2 050209 (Basic)
EP 1505794 A3 050810

APPLICATION (CC, No, Date): EP 2004253562 040615;

PRIORITY (CC, No, Date): GB 318000 030731

DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;
HU; IE; IT; LI; LU; MC; NL; PL; PT; RO; SE; SI; SK; TR

EXTENDED DESIGNATED STATES: AL; HR; LT; LV; MK

INTERNATIONAL PATENT CLASS (V7): H04L-029/06; G06F-017/60

ABSTRACT WORD COUNT: 88

NOTE:

Figure number on first page: 5

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200506	760
SPEC A	(English)	200506	4042
Total word count - document A			4802
Total word count - document B			0
Total word count - documents A + B			4802

...SPECIFICATION not match, the client application prohibits access to any of its functionality. Otherwise, the application allows the user to move to the next stage, which is typically entry of a personal identification number (PIN). By embedding the user name within the client application an initial security check is provided...

...the user's mobile device, where it is received. Once installed on the mobile, the client application is operable to act as a gateway to services provided by the bank . To access these services, the user has to firstly open the client application. Optionally, the user is asked to enter their name, which is compared with the...

13/3,K/3 (Item 3 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
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01437695

Method and memory support for a program for controlling said method for securely conducting commercial and banking transactions in a telecommunication and computer network

Methode und Speichermedium für ein Programm zur Kontrolle besagter Methode zur sicheren Durchführung von kommerziellen und Banktransaktionen in einem Telekommunikations- und Computernetzwerk

Methode et support de memoire pour un program de controle de ladite methode qui realise en securite des transactions commerciales et bancaires a travers des reseaux de telecommunication et d' ordinateurs

PATENT ASSIGNEE:

G M & P S.r.l., (3393070), Viale Porto Torres 48, 07100 Sassari, (IT),
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Orlando, 83, 00185 Roma, (IT)

PATENT (CC, No, Kind, Date): EP 1221682 A2 020710 (Basic)
EP 1221682 A3 041229

APPLICATION (CC, No, Date): EP 2001830432 010628;

PRIORITY (CC, No, Date): IT 01RM2 010104

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS (V7): G07F-019/00; G07F-007/10

ABSTRACT WORD COUNT: 141

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; Italian

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200228	772
SPEC A	(English)	200228	2950
Total word count - document A			3722
Total word count - document B			0
Total word count - documents A + B			3722

...SPECIFICATION reads the user data certificate in digital format and requests the user to type a second code for authorising the transaction. This second secret code, for instance of the common alphanumeric type, is provided to the user by the credit...

...institution an authorisation to proceed with the funds transfer in favour of the electronic commerce site where the user decided to make the purchase.

The credit institution compares the data pertaining to the amount of the expense of the transaction with the...

13/3,K/4 (Item 4 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

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01251721

Single sign-on for network system that includes multiple separately-controlled restricted access resources
Einmalige Anmeldung in einem Netzwerksystem, das mehrere gesondert steuerbare Ressourcen mit begrenztem Zugang enthält
Enregistrement unique dans un reseau qui contient plusieurs ressources a acces limitee controllees separement

PATENT ASSIGNEE:

SUN MICROSYSTEMS, INC., (1392733), 901 San Antonio Road, Palo Alto, California 94303, (US), (Proprietor designated states: all)

INVENTOR:

Guy, Gadi, Nizana 19, Givatayim, (IL)

LEGAL REPRESENTATIVE:

Read, Matthew Charles et al (47911), Venner Shipley LLP 20 Little Britain, London EC1A 7DH, (GB)

PATENT (CC, No, Kind, Date): EP 1081914 A2 010307 (Basic)
EP 1081914 A3 020116

Robert Finley

EP 1081914 B1 060517
APPLICATION (CC, No, Date): EP 2000303400 000420;
PRIORITY (CC, No, Date): US 301642 990428
DESIGNATED STATES: DE; FR; GB; SE
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS (V7): H04L-029/06
INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):
IPC + Level Value Position Status Version Action Source Office:
H04L-0029/06 A I F B 20060101 20010116 H EP
ABSTRACT WORD COUNT: 223
NOTE:

Figure number on first page: 2

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200110	2635
CLAIMS B	(English)	200620	2759
CLAIMS B	(German)	200620	2638
CLAIMS B	(French)	200620	3450
SPEC A	(English)	200110	4112
SPEC B	(English)	200620	4401
Total word count - document A			6749
Total word count - document B			13248
Total word count - documents A + B			19997

...SPECIFICATION password for unauthorized access to restricted resources controlled by another service provider. For example, a user may use the password "mypass" to access a site for reading sporting news, and also to access a separately-controlled site for managing the user's bank account. An employee of the provider of the sporting news site knows the user's password for the sporting news site, and may attempt to access the user's bank account using the same password. Because the user uses the same password for both services, the sporting news employee can break in to the user's bank account.

Based on the foregoing, it is desirable to provide a way to allow users to avoid having to memorize multiple passwords without jeopardizing security.

SUMMARY OF THE INVENTION

A method and system are provided for authenticating users in a client-server system in a way that allows a user to sign-on to numerous servers using a different password for each server, while still only having to remember a single master password.

According to...

...SPECIFICATION password for unauthorized access to restricted resources controlled by another service provider. For example, a user may use the password "mypass" to access a site for reading sporting news, and also to access a separately-controlled site for managing the user's bank account. An employee of the provider of the sporting news site knows the user's password for the sporting news site, and may attempt to access the user's bank account using the same password. Because the user uses the same password for both services, the sporting news employee can break in to the user's bank account.

Based on the foregoing, it is desirable to provide a way to allow users to avoid having to memorize multiple passwords without jeopardizing security.

In US-A-5 684 950 a system and method for authenticating...

13/3,K/5 (Item 5 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
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00218165

Technique for reducing RSA crypto variable storage.
Verfahren zum Vermindern der für eine RSA-Verschlüsselung benötigten
veränderlichen Speicherkapazität.

Methode pour reduire la memoire variable necessaire pour le chiffage RSA.
PATENT ASSIGNEE:

International Business Machines Corporation, (200120), Old Orchard Road,
Armonk, N.Y. 10504, (US), (applicant designated states: DE;FR;GB)

INVENTOR:

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LEGAL REPRESENTATIVE:

Killgren, Neil Arthur (32601), IBM United Kingdom Limited Intellectual
Property Department Hursley Park, Winchester Hampshire SO21 2JN, (GB)

PATENT (CC, No, Kind, Date): EP 202768 A2 861126 (Basic)

EP 202768 A3 881109

EP 202768 B1 920715

APPLICATION (CC, No, Date): EP 86302861 860416;

PRIORITY (CC, No, Date): US 728717 850430

DESIGNATED STATES: DE; FR; GB

INTERNATIONAL PATENT CLASS (V7): G07F-007/10; H04L-009/00;

ABSTRACT WORD COUNT: 227

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	EPBBF1	1147
CLAIMS B	(German)	EPBBF1	733
CLAIMS B	(French)	EPBBF1	777
SPEC B	(English)	EPBBF1	8554
Total word count - document A			0
Total word count - document B			11211
Total word count - documents A + B			11211

...SPECIFICATION funds transfer (EFT) is the name given to a system of
directly debiting and crediting customer and service suppliers'
accounts. The accounts are held at the bank which is connected to...

...connected terminals. The entry point at which financial transaction
requests are initiated, such as a POS terminal or automated teller
machine (ATM), is defined an EFT terminal. An institution's computer...

...via an "intelligent" switch. The switch, which can be another HPC,
establishes connections between HPCs.

Users are normally provided with an embossed, magnetic stripe
identification card or bank card containing, among other things, a
primary account number (PAN). The institution at which the customer
opens his account and which provides the user's bank card is
referred to as the issuer. At an entry point to the system,
information on the user's bank card is read into the system and the
user enters a secret quantity called the personal identification number
(PIN) to prove his claimed identity...

13/3,k/6 (Item 1 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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01493666 **Image available**

WEB PAGE APPROVAL AND AUTHENTICATION APPLICATION INCORPORATING MULTI-FACTOR
USER AUTHENTICATION COMPONENT

APPROBATION DE PAGE WEB ET APPLICATION D'AUTHENTIFICATION INCORPORANT UN
COMPOSANT D'AUTHENTIFICATION D'UTILISATEUR A MULTI-FACTEURS

Patent Applicant/Assignee:

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(Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

Robert Finley

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Legal Representative:

PATTY II R Andrew et al (agent), Sieberth & Patty, L.L.C., 4703
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200738283 A2 20070405 (WO 0738283)
Application: WO 2006US37002 20060921 (PCT/WO US2006037002)
Priority Application: US 2005719909 20050923; US 2005740394 20051129

Designated States:

(All) protection types applied unless otherwise stated - for applications
2004+)

AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
DZ EC EE EG ES FI GB GD GE GH GM HN HR HU ID IL IN IS JP KE KG KM KN KP
KR KZ LA LC LK LR LS LT LU LV LY MA MD MG MK MN MW MX MY MZ NA NG NI NO
NZ OM PG PH PL PT RO RS RU SC SD SE SG SK SL SM SV SY TJ TM TN TR TT TZ
UA UG US UZ VC VN ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU LV MC NL
PL PT RO SE SI SK TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext word Count: 14879

Fulltext Availability:

Detailed Description

Detailed Description

... authentic web site owners continue to struggle with mechanisms for
authenticating visitors to their web sites , on the other hand. web
site owners seeking to provide services to customers over the
Internet, e.g., financial institutions and other e-commerce product
and/or service vendors, have special and heightened concerns regarding...

...via the Internet, while securing customer information and preventing
fraudulent web site use. Yet the two -factor authentication systems
which are known rely upon customers to keep track of numerous
passwords and authentication regimes, employ biometric hardware or
carry cumbersome password generating devices (a/k/a pocket fobs) in
order to interface with two -factor authentication systems.

(0004] A need thus exists for an efficient way to verify that a network

...

13/3,K/7 (Item 2 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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01455062 **Image available**

CYBER FINANCIAL BUSINESS SYSTEM AND METHOD, MEDIA FOR RECORDING A PROGRAM
FOR PERFORMING THE METHOD, USER INTERFACE METHOD THEREFOR
SYSTEME ET PROCEDE DE SERVICES FINANCIERS ELECTRONIQUES ET SUPPORT
D'ENREGISTREMENT D'UN PROGRAMME PERMETTANT DE METTRE EN OEUVRE CE
PROCEDE, PROCEDE D'INTERFACE UTILISATEUR CORRESPONDANT

Patent Applicant/Inventor:

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all)

Legal Representative:

KANG Sung-Bae (agent), 13th Floor, Won Bldg., 648-26 Yeoksam-dong,

Robert Finley

Kangnam-gu, Seoul 135-080, KR

Patent and Priority Information (Country, Number, Date):

Patent: WO 2006137692 A1 20061228 (WO 06137692)

Application: WO 2006KR2393 20060621 (PCT/WO KR2006002393)

Priority Application: KR 1020050053384 20050621

Designated States:

(All protection types applied unless otherwise stated - for applications 2004+)

AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
DZ EC EE EG ES FI GB GD GE GH GM HN HR HU ID IL IN IS JP KE KG KM KN KP
KZ LA LC LK LR LS LT LU LV LY MA MD MG MK MN MW MX MZ NA NG NI NO NZ OM
PG PH PL PT RO RS RU SC SD SE SG SK SL SM SY TJ TM TN TR TT TZ UA UG US
UZ VC VN ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU LV MC NL
PL PT RO SE SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: Korean

Fulltext word Count: 10927

Fulltext Availability:

Claims

Claim

... registered information by an automatic fill-in in the storing module
and the previously registered user information to a web page of the
bank .

22. Cyber financial business system of claim 21, the method further
comprising: log-in information including ID and the password for logging
in the bank web pages ; personal information including the user
address, contact number and resident registration number.

financial information including a bank account number, password ,
authentication number and security number; and the user information
that more than one information is included at least among URL
information including URL address of web pages that the user
visited.

23. Cyber financial business system of claim 21, the user interface
program is: an...

13/3,K/8 (Item 3 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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01279530 **Image available**

SYSTEM AND METHOD FOR AUTHENTICATING A USER OF AN ACCOUNT

SYSTEME ET PROCEDE D'IDENTIFICATION DE L'UTILISATEUR D'UN COMPTE

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Legal Representative:

NAKANO Robert (et al) (agent), McCarthy Tetrault LLP, P.O. Box 48, Suite
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Ontario M5K 1E6, CA,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200588901 A1 20050922 (WO 0588901)

Robert Finley

Application: WO 2005CA385 20050315 (PCT/WO CA05000385)
Priority Application: US 2004553119 20040316; CA 2487787 20041117
Designated States:
(All protection types applied unless otherwise stated - for applications 2004+)

AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO
RU SC SD SE SG SK SL SM SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM
ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU MC NL PL
PT RO SE SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 6997

Fulltext Availability:
Detailed Description

Detailed Description

... 12 is authenticated, although such questions can be posed at any time.

[00651 Once the second step of authentication is passed, the third step of authentication provides a password passing routine between client 12, authentication system 20 and financial institution 14. While the session...

...the sign-on password is unique to every instantiation of the authentication process by all users.

[00661 A first part of the password passing routine has financial institution 14 sending a request to client 12 for a password in a web page. In one embodiment, instead of the user at client 12 entering the password, the password is provided by authentication system 20 to - 20 client...

13/3,K/9 (Item 4 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00982621 **Image available**

A SECURITY SYSTEM FOR TRANSACTIONS
SYSTEME DE SECURITE POUR TRANSACTIONS

Patent Applicant/Inventor:

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200312714 A1 20030213 (WO 0312714)

Application: WO 2002NZ142 20020731 (PCT/WO NZ0200142)

Priority Application: NZ 513287 20010731; NZ 519335 20020604

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI
SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR

Robert Finley

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 8715

Fulltext Availability:
Detailed Description

Detailed Description

... are reluctant to give banking or credit information over the Internet, to a non-secure site. The solution using a TAN is as follows.

380 The customer accesses ABC Retailers' website using a browser as usual, and fills out a shopping basket. When given the total purchase amount for this transaction, the customer acquires access to his bank account also via the web, perhaps using a second browser window.

His bank site and...

...Retailers site are open at the same time. After using his usual

14

secure access password and pin, two options are given to him.

385 1. 'Do you wish to authorise a transaction?'

2. 'Do you wish to cancel a transaction authorisation?'

After indicating his choice of the first option, the next screen comes up with the following fields to be filled in.

1. Name of recipient...

13/3,k/10 (Item 5 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00806383

COLLABORATIVE CAPACITY PLANNING AND REVERSE INVENTORY MANAGEMENT DURING DEMAND AND SUPPLY PLANNING IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT AND METHOD THEREOF

PLANIFICATION EN COLLABORATION DES CAPACITES ET GESTION ANTICIPEE DES STOCKS LORS DE LA PLANIFICATION DE L'OFFRE ET DE LA DEMANDE DANS UN ENVIRONNEMENT DE CHAINE D'APPROVISIONNEMENT FONDEE SUR LE RESEAU ET PROCEDE ASSOCIE

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Inventor(s):

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Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 1400 Page Mill Road, Palo Alto, CA 94304, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139029 A2 20010531 (WO 0139029)

Application: WO 2000US32309 20001122 (PCT/WO. US0032309)

Priority Application: US 99444655 19991122; US 99444886 19991122

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES
FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA
MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ
UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

Robert Finley

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext word Count: 157840

Fulltext Availability:

Detailed Description

Detailed Description

... demand and supply planning in a network-based supply chain. Data access is provided from multiple simultaneous data sources utilizing a network for demand and supply planning in a network-based...2 illustrates an embodiment of a system for combined industry supply management between one or multiple manufacturers and one or many service providers and/or vendors and/or resellers;
Figure 3...